S8180-2

1984 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings and Loan Associations
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1984

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

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STATE CORPORATION COMMISSION

THOMAS P. HARWOOD, JR., Chairman

PRESTON C. SHANNON JUNIE L. BRADSHAW

GEORGE W. BRYANT, JR., Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1984

TO THE HONORABLE THE STATE CORPORATION COMMISSION
Richmond, Virginia

SIRS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1984.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS
SIDNEY A. BAILEY, Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE
THELMA B. GREENWOOD, Assistant Commissioner

RESEARCH AND STRUCTURE
NICHOLAS C. KYRUS, Deputy Commissioner

SAFETY AND SOUNDNESS
GEORGE W. PETRY, Deputy Commissioner

SAVINGS AND LOAN ASSOCIATIONS AND CREDIT UNIONS
LEWIS S. TRUEHEART, Deputy Commissioner

CONSUMER FINANCE
JOHN T. SUTTON, JR., Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

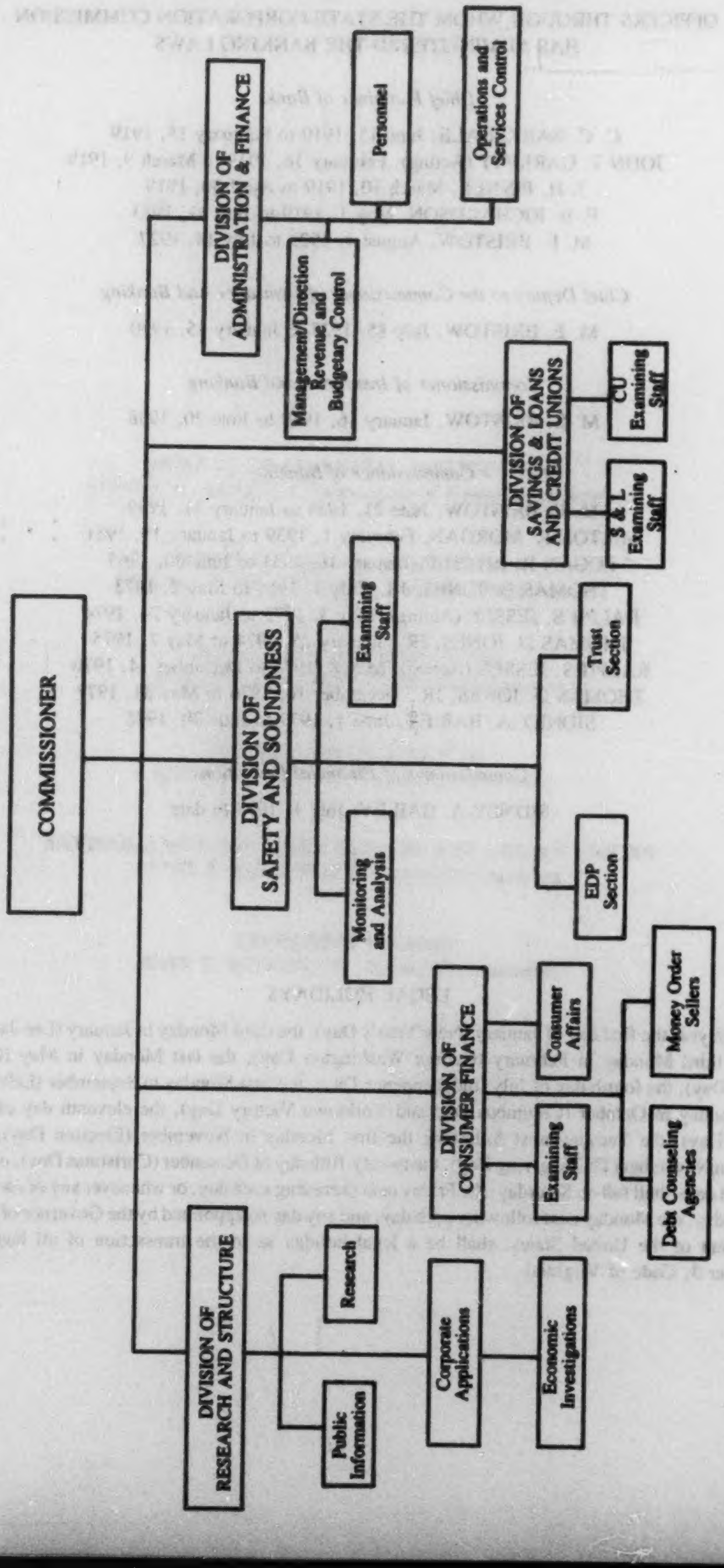
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

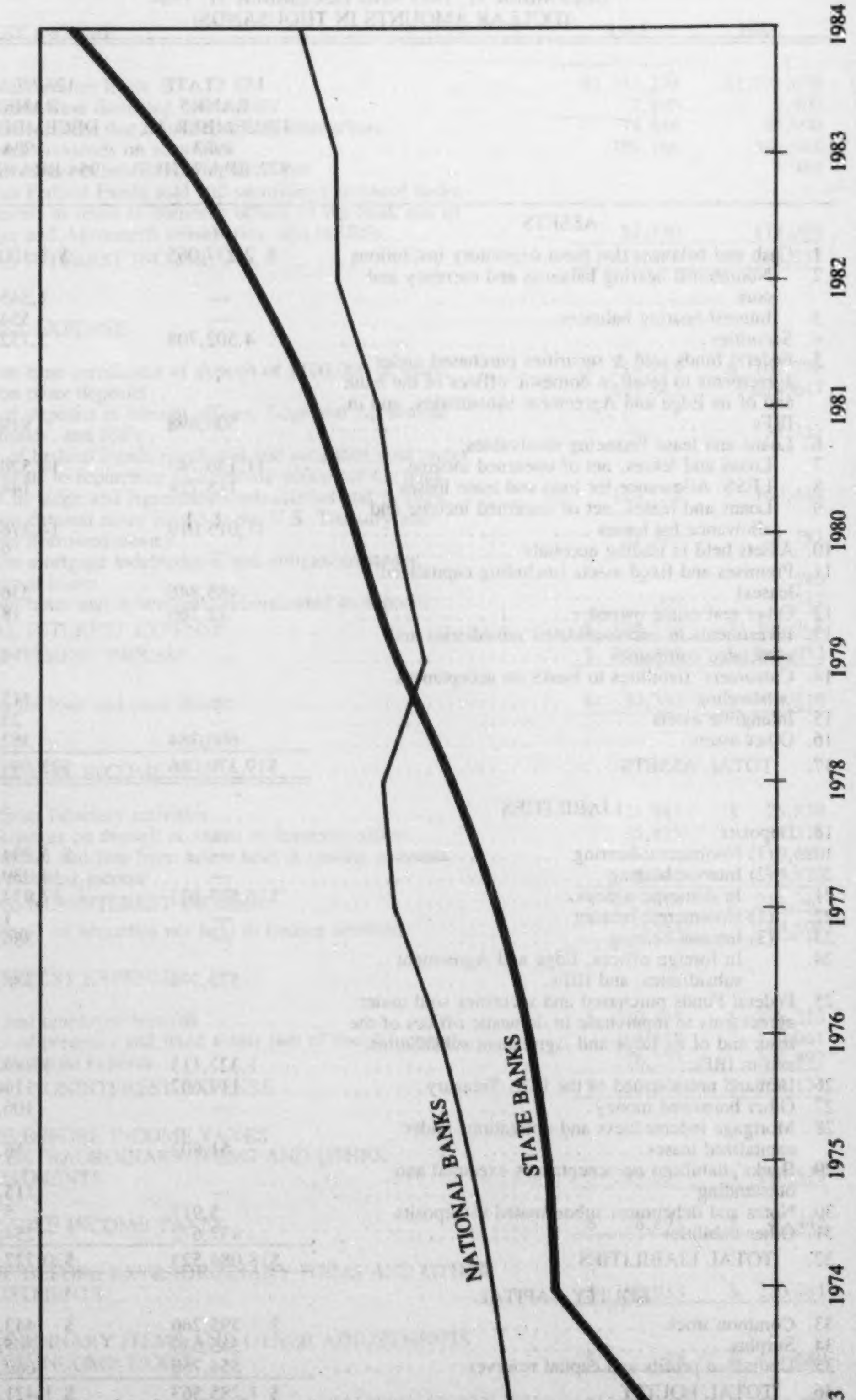
LEGAL HOLIDAYS

In each year the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this State or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1–Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART


COMMISSIONER
DIVISION OF ADMINISTRATION & FINANCE
Management/Direction Revenue and Budgetary Control
Personnel
Operations and Services Control
DIVISION OF SAVINGS & LOANS AND CREDIT UNIONS
CU Examining Staff
S & L Examining Staff
DIVISION OF SAFETY AND SOUNDNESS
Examining Staff
Monitoring and Analysis
Trust Section
EDP Section
DIVISION OF CONSUMER FINANCE
Consumer Affairs
Examining Staff
Money Order Sellers
Debt Counseling Agencies
DIVISION OF RESEARCH AND STRUCTURE
Research
Public Information
Corporate Applications
Economic Investigations

DOMESTIC DEPOSITS OF STATE AND NATIONAL BANKS
VIRGINIA 1973–1984



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1983 AND DECEMBER 31, 1984
(DOLLAR AMOUNTS IN THOUSANDS)

		133 STATE BANKS DECEMBER 31, 1983 872 BRANCHES	126 STATE BANKS DECEMBER 31, 1984 954 BRANCHES
	ASSETS		
1.	Cash and balances due from depository institutions	$ 2,237,065	$ 2,100,553
2.	Noninterest-bearing balances and currency and coin	—	1,545,658
3.	Interest-bearing balances	—	554,895
4.	Securities	4,502,708	3,732,395
5.	Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs	506,698	919,034
6.	Loans and lease financing receivables:		
7.	Loans and leases, net of unearned income	11,130,743	14,520,978
8.	LESS: Allowance for loan and lease losses	115,724	144,757
9.	Loans and leases, net of unearned income and allowance for losses	11,015,019	14,376,221
10.	Assets held in trading accounts	—	9,864
11.	Premises and fixed assets (including capitalized leases)	485,846	536,603
12.	Other real estate owned	22,366	18,444
13.	Investments in unconsolidated subsidiaries and associated companies	—	4,787
14.	Customers' liabilities to banks on acceptances outstanding	—	115,283
15.	Intangible assets	—	23,648
16.	Other assets	600,384	362,296
17.	TOTAL ASSETS	$19,370,086	$22,199,128
	LIABILITIES		
18.	Deposits		
19.	(1) Noninterest-bearing	—	$ 3,894,423
20.	(2) Interest-bearing	—	14,039,794
21.	In domestic offices	$15,575,021	17,934,217
22.	(1) Noninterest-bearing	—	1,610
23.	(2) Interest-bearing	—	386,824
24.	In foreign offices, Edge and Agreement subsidiaries, and IBFs	579,394	388,434
25.	Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs	1,322,115	1,749,967
26.	Demand notes issued to the U.S. Treasury	117,602	114,567
27.	Other borrowed money	—	106,761
28.	Mortgage indebtedness and obligations under capitalized leases	51,802	58,008
29.	Banks' liabilities on acceptances executed and outstanding	—	115,283
30.	Notes and debentures subordinated to deposits	5,917	5,242
31.	Other liabilities	432,672	254,957
32.	TOTAL LIABILITIES	$18,084,523	$20,727,436
	EQUITY CAPITAL		
33.	Common stock	$ 395,266	$ 443,491
34.	Surplus	335,539	365,539
35.	Undivided profits and capital reserves	554,758	662,662
36.	TOTAL EQUITY	$ 1,285,563	$ 1,471,692
37.	TOTAL LIABILITIES AND EQUITY CAPITAL	$19,370,086	$22,199,128

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

INTEREST INCOME:	1983	1984
Interest and fees on loans	$1,351,279	$1,771,038
Income from lease financing receivables	2,890	2,400
Interest on balances due from depository institutions	74,846	45,990
Interest and dividends on securities	359,166	342,941
Interest from assets held in trading accounts	—	1,980
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs	82,496	118,208
TOTAL INTEREST INCOME	$1,870,677	$2,282,557
INTEREST EXPENSE:		
Interest on time certificates of deposit of $100,000 or more	$ 114,813	$ 162,770
Interest on other deposits	843,843	1,024,647
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	—	31,752
Expense of Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreements subsidiaries and in IBFs	123,758	149,444
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	21,580	21,791
Interest on mortgage indebtedness and obligations under capitalized leases	—	5,590
Interest on notes and debentures, subordinated to deposits	584	511
TOTAL INTEREST EXPENSE	$1,104,578	$1,396,505
NET INTEREST INCOME	$ 766,099	$ 886,052
Provision for loan and lease losses	$ 50,702	$ 74,219
NONINTEREST INCOME:		
Income from fiduciary activities	$ 21,841	$ 25,839
Service charges on deposit accounts in domestic offices	55,925	80,375
Gains (losses) and fees from assets held in trading accounts	—	9,680
Other noninterest income	88,048	95,473
TOTAL NONINTEREST INCOME	$ 165,814	$ 211,367
Gain (losses) on securities not held in trading accounts	($544)	($3,506)
NONINTEREST EXPENSE:		
Salaries and employee benefits	$ 330,348	$ 398,213
Expenses of premises and fixed assets (net of rental income)	104,218	120,061
Other noninterest expense	216,275	240,897
TOTAL NONINTEREST EXPENSE	$ 650,841	$ 759,171
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 229,826	$ 260,523
APPLICABLE INCOME TAXES	$ 38,893	$ 40,442
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 190,933	$ 220,081
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	$ 22	$ 689
NET INCOME	$ 190,955	$ 220,770

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1984

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF	4	38	37	31	11	5	126
SOURCE AND DISTRIBUTION OF INCOME: Percentage of Net Interest Income:							
INTEREST INCOME:							
Interest and fees on loans	65.79	68.88	71.91	65.94	68.75	81.04	77.59
Income from lease financing receivables	—	.01	.01	.01	—	.14	.11
Interest on balances due from depository institutions	5.47	1.97	1.16	1.75	1.53	2.17	2.01
Interest and dividends on securities	22.96	22.73	21.00	28.87	26.98	10.95	15.02
Interest from assets held in trading accounts	—	—	.01	—	—	.12	.09
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs	5.78	6.41	5.91	3.43	2.74	5.58	5.18
TOTAL INTEREST INCOME	100.00	100.00	100.00	100.00	100.00	100.00	100.00
INTEREST EXPENSE:							
Interest on time certificates of deposit of $100,000 or more	5.07	8.16	8.11	6.61	4.29	7.40	7.13
Interest on other deposits	40.82	49.42	49.58	56.69	52.96	41.80	44.89
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	—	—	—	—	—	1.92	1.39
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreements subsidiaries, and in IBFs	.30	.64	.29	.62	1.14	8.75	6.55
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	.20	.23	.10	.25	.28	1.23	.95
Interest on mortgage indebtedness and obligations under capitalized leases	—	.10	.04	.06	.09	.31	.25
Interest on notes and debentures, subordinated to deposits	—	—	.04	.03	.14	.01	.02
TOTAL INTEREST EXPENSE	46.39	58.55	58.16	64.26	58.90	61.42	61.18
NET INTEREST INCOME	53.61	41.45	41.84	35.74	41.10	38.58	38.82
Provision for loan and lease losses	2.28	3.01	3.67	1.74	1.30	3.65	3.25
NONINTEREST INCOME:							
Income from fiduciary activities	—	—	—	—	1.43	1.40	1.13
Service charges on deposit accounts in domestic offices	3.99	3.40	3.38	3.26	4.99	3.41	3.52
Gains (losses) and fees from assets held in trading accounts	—	—	—	—	—	.58	.42
Other noninterest income	1.98	2.52	2.44	2.28	2.91	4.81	4.19
TOTAL NONINTEREST INCOME	5.97	5.92	5.82	5.54	9.33	10.20	9.26
Gains (losses) on securities not held in trading accounts	.07	.02	.16	(1.17)	(.36)	(.03)	(.16)

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1984

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NONINTEREST EXPENSE:							
Salaries and employee benefits	23.06	15.96	15.90	12.45	17.32	18.32	17.45
Expenses of premises and fixed assets (net of rental income)	8.09	5.52	4.84	3.70	5.75	5.44	5.26
Other noninterest expense	30.45	11.39	12.52	9.75	13.56	10.08	10.55
TOTAL NONINTEREST EXPENSE	61.60	32.87	33.26	25.90	36.63	33.84	33.26
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	(4.23)	11.51	10.89	12.47	12.14	11.26	11.41
APPLICABLE INCOME TAXES	2.65	2.19	1.99	1.56	1.72	1.77	1.77
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	(6.88)	9.32	8.90	10.91	10.42	9.49	9.64
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	—	.08	.45	—	—	—	.03
NET INCOME	6.88	9.40	9.35	10.91	10.42	9.49	9.67

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1984

ASSET CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF ASSETS	4	38	37	31	11	5	126
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and balances due from depository institutions							
Noninterest-bearing balances and currency and coin	6.83	6.10	6.24	4.72	6.55	7.41	6.96
Interest-bearing balances	.64	2.22	1.86	1.50	1.59	2.81	2.50
Securities	22.87	24.01	23.23	30.71	28.25	12.73	16.81
Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs	3.94	5.88	4.99	4.54	2.23	4.16	4.14
Loans and lease financing receivables:							
Loans and leases, net of unearned income	58.20	57.73	59.63	55.56	58.08	68.43	65.41
LESS: Allowance for loan and lease losses	.46	.55	.60	.55	.60	.68	.65
Loans and leases, net of unearned income and allowance for losses	57.74	57.18	59.03	55.01	57.48	67.75	64.76
Assets held in trading accounts	—	.27	.07	—	—	.04	.05
Premises and fixed assets (including capitalized leases)	6.37	2.61	2.68	1.94	2.38	2.45	2.42
Other real estate owned	—	.13	.23	.08	.09	.07	.08
Investments in unconsolidated subsidiaries and associated companies	—	—	.17	—	—	.02	.02
Customers' liabilities to this bank on acceptances outstanding	—	—	—	—	—	.72	.52
Intangible assets	—	—	.01	—	.09	.14	.11
Other assets	1.61	1.60	1.49	1.50	1.34	1.70	1.63
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00	100.00	100.00

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1984

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Deposits							
Noninterest-bearing	25.54	17.86	19.55	14.10	20.37	17.48	17.54
Interest-bearing	53.98	70.75	70.50	75.41	69.26	59.98	63.25
In domestic offices	79.52	88.61	90.05	89.51	89.63	77.46	80.79
Noninterest-bearing	—	—	—	—	—	.01	.01
Interest-bearing	—	—	—	—	—	2.41	1.74
In foreign offices, Edge and Agreement subsidiaries, and IBFs	—	—	—	—	—	2.42	1.75
Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs	—	.47	.26	1.09	1.77	10.49	7.88
Demand notes issued to the U.S. Treasury	.34	.38	.04	.11	.15	.66	.52
Other borrowed money	—	.24	.10	.21	—	.62	.48
Mortgage indebtedness and obligations under capitalized leases	—	.16	.05	.09	.08	.33	.26
Bank's liability on acceptances executed and outstanding	—	—	—	—	—	.72	.52
Notes and debentures subordinated to deposits	—	.05	.10	.02	.05	.01	.02
Other liabilities	.84	1.17	1.10	1.09	1.00	1.18	1.15
TOTAL LIABILITIES	80.70	91.08	91.70	92.12	92.68	93.89	93.37
DISTRIBUTION OF EQUITY CAPITAL:							
Percentage of Total Assets:							
Common stock	9.69	2.62	1.98	1.52	1.97	2.02	2.00
Surplus	4.53	2.69	2.50	1.49	1.68	1.54	1.65
Undivided profits and capital reserves	5.08	3.61	3.82	4.87	3.67	2.55	2.98
TOTAL EQUITY CAPITAL	19.30	8.92	8.30	7.88	7.32	6.11	6.63
TOTAL LIABILITIES AND EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage							
Loans (net) to deposits	72.62	64.53	65.55	61.45	64.13	84.82	78.46
Noninterest-bearing Deposits to Total Deposits	32.11	20.16	21.71	15.76	22.72	21.90	21.26
Bank Premises to Total Equity	32.99	29.25	32.34	24.64	32.52	40.03	36.46
Total Equity to Total Deposits	24.27	10.06	9.21	8.81	8.17	7.65	8.03
Equity & Subordinated Notes and Debentures to Assets	19.30	8.97	8.40	7.90	7.37	6.12	6.65

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1984

NEW BANKS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
7/25/83	Sailors and Merchants Bank and Trust, Vienna, VA	133 Maple Avenue, East, Vienna, Fairfax County, VA	Approved 3/23/84
6/20/84	Hallmark Bank & Trust Company of Virginia, Springfield, VA	6810 Commerce Street, Springfield, Fairfax County, VA	Approved 10/2/84
8/2/84	Peoples Bank of Virginia Chesterfield County, VA	5756 Hopkins Road, Chesterfield County, VA	Approved 12/14/84
8/2/84	Highlands Union Bank Abingdon, VA	340 West Main Street, Abingdon, VA	Approved 12/12/84
8/7/84	South Boston Bank & Trust Company, South Boston, VA	4013 Halifax Road, South Boston, Halifax County, VA	Approved 12/3/84
11/2/84	City Bank and Trust Company Manassas Park, VA	The northwest corner of Hardees Drive and Centreville Road, City of Manassas Park, VA	Pending
12/21/84	Citizens Trust Company (phantom) Portsmouth, VA	355 Crawford Street, City of Portsmouth, VA	Pending

FINANCIAL SERVICE CENTER BANKS

DATE RECEIVED	BANK	DISPOSITION
7/15/83	First Kentucky National Corporation for permission to acquire 100% of the voting shares of First National Bank, Louisville, 7798 Carousel Lane, Henrico County, VA.	Approved 2/10/84
5/30/84	NCNB Corporation, to acquire NCNB National Bank, a proposed national bank to be located at Sulleyfield Business Park, Southwest Corner of Walney Road and U.S. Route 50, Fairfax County, Virginia.	Approved 10/29/84

ACQUISITIONS UNDER SECTION 6.1-383.1 OF THE VA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
12/19/83	First Virginia Banks, Inc. to acquire 100% of the voting shares of First Virginia Bank — Hanover, Ashland, Hanover County, VA.	Approved 3/2/84
1/11/84	First Virginia Banks, Inc. to acquire 100% of the voting shares of First Virginia Bank — Citizens, Clintwood, VA.	Approved 3/19/84
1/31/84	F&M Bank Corp. to acquire 100% of the voting shares of Farmers & Merchants Bank, Timberville, VA.	Approved 3/7/84
7/2/84	Jefferson Bankshares, Inc. to acquire 5% of the voting shares of Citizens Trust Company, Portsmouth, VA.	Withdrawn 7/26/84
9/11/84	United Virginia Bankshares Incorporated to acquire 20.5% of the voting shares of Citizens Trust Company, City of Portsmouth, VA.	Approved 11/14/84
10/11/84	Bank of Virginia Company to acquire 19% of the voting shares of Citizens Trust Company, Portsmouth, VA.	Approved 11/14/84
10/16/84	Bank of Virginia Company to acquire 100% of the voting shares of Bank of Virginia, National Association, City of Richmond, VA.	Pending

MERGERS

DATE RECEIVED	BANK	DISPOSITION
9/28/83	Central Fidelity Bank, Richmond, to merge into it Central Fidelity Bank, N.A., Lynchburg, under the charter and title of the former.	Approved 2/15/84
10/5/83	First Virginia Bank — Eastern Shore, Onancock, to merge into it The Peoples Trust Bank, Exmore, under the charter and title of the former.	Approved 1/13/84
12/13/83	First Virginia Bank — Hanover (phantom) to merge into it The Hanover National Bank, Ashland, under the charter and title of the former.	Approved 3/2/84
1/11/84	First Virginia Bank — Citizens (phantom) to merge into it Virginia Citizens Bank, Clintwood, under the charter and title of "First Virginia Bank — Citizens."	Approved 3/19/84
1/31/84	Farmers & Merchants Bank (phantom) to merge into it Farmers and Merchants Bank of Rockingham, Timberville, under the charter and title of "Farmers & Merchants Bank."	Approved 3/7/84
2/9/84	First Virginia Bank — Colonial, Richmond, to merge into it The Women's Bank, Richmond, under the charter and title of the former.	Approved 4/26/84
4/2/84	Chesapeake Interim Bank (phantom) to merge into it Chesapeake Bank & Trust, Chesapeake, under the charter of the former and title of "Chesapeake Bank & Trust."	Approved 5/7/84
4/3/84	First Virginia Bank, Falls Church, to merge into it First Virginia Bank — Northern Neck, Colonial Beach, under the charter and title of the former.	Approved 5/31/84
4/30/84	First American Bank of Virginia, McLean, to merge into it The Round Hill National Bank, Round Hill, under the charter and title of the former.	Approved 5/31/84
5/2/84	Central Fidelity Bank, Christiansburg (phantom) to merge into it The Bank of Christiansburg, Christiansburg, under the charter and title of "Central Fidelity Bank, Christiansburg."	Approved 6/8/84
5/25/84	Bank of Virginia, Richmond, to merge into it The Bank of Montross, Montross, under the charter and title of the former.	Approved 7/31/84
6/7/84	Central Fidelity Bank, Richmond, to merge into it Central Fidelity Bank, N.A., Southwest, under the title and charter of the former.	Approved 8/17/84
6/21/84	Virginia Community Bank (phantom) to merge into it The Bank of Louisa, Louisa, under the charter and title of the former.	Approved 8/17/84
7/3/84	First Virginia Bank — New Bank (phantom) to merge into First Virginia Bank of Tidewater, Norfolk, under the charter of First Virginia Bank — New Bank and title of "First Virginia Bank of Tidewater."	Approved 8/30/84

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1984

DATE RECEIVED	BANK	DISPOSITION
8/7/84	N.N.S. Bank, Warsaw (phantom) to merge into it Northern Neck State Bank, Incorporated, Warsaw, under the charter of the former and title of "Northern Neck State Bank."	Approved 11/21/84
9/14/84	Petersburg Interim Bank, Petersburg (phantom) to merge into it The Community Bank, Petersburg, under the charter of the former and title of "The Community Bank."	Approved 11/21/84
10/15/84	First Virginia Bank — Roanoke/West to merge into it First Virginia Bank of the Southwest under the charter of the former and title of "First Virginia Bank — Southwest."	Pending
11/2/84	Central Fidelity Bank, Richmond, to merge into it Central Fidelity Bank, Christiansburg, Christiansburg, under the charter and title of "Central Fidelity Bank."	Approved 12/12/84
11/9/84	Bank of Virginia, Richmond, to merge into it Citizens Trust Bank, Portsmouth, and Citizens Trust Company, Portsmouth, (phantom) under the charter and title of the former.	Pending
12/17/84	Marion Interim Bank, Marion, (phantom) to merge into it The Bank of Marion, under the charter of the former and title of the "The Bank of Marion."	Pending

BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
11/14/83	Arlington Bank, Arlington, VA	Fairmont Building, 4420 North Fairfax Drive, Arlington County, VA	Withdrawn 1/12/84
11/18/83	Citizens and Farmers Bank West Point, VA	Northeast corner of the intersection of U.S. Route 60 and State Route 607, James City County, VA	Approved 1/13/84
11/21/83	First Virginia Bank — Damascus Damascus, VA	Virginia State Route 75, Abingdon, Washington County, VA	Approved 1/23/84
11/21/83	First Virginia Bank, Falls Church, VA	Chatham Square Shopping Center, Southwest corner of Butler Road and Rodney Lane, Stafford County, VA	Approved 2/10/84
11/28/83	First Virginia Bank of Tidewater, Norfolk, VA	3349 Western Branch Boulevard, City of Chesapeake, VA	Approved 1/13/84
11/28/83	Chesapeake Bank & Trust Chesapeake, VA	601 Battlefield Boulevard, South, City of Chesapeake, VA	Approved 1/13/84
12/9/83	Bank of Virginia Beach Virginia Beach, VA	2429 North Landing Road, City of Virginia Beach, VA	Approved 1/23/84
12/13/83	First American Bank of Virginia McLean, VA	1476 Davis Ford Road, Prince William County, VA	Approved 3/12/84
12/15/83	Bank of Virginia, Richmond, VA	Southwest corner of Old Greenbrier Road and Military Highway, City of Chesapeake, VA	Approved 1/23/84
12/19/83	Planters Bank & Trust Company of Virginia, Fishersville, VA	U.S. Route 11, Verona, Augusta County, VA	Approved 2/5/84
12/28/83	United Virginia Bank, Richmond, VA	1100 West Broad Street, City of Waynesboro, VA	Approved 2/27/84
1/5/84	The Bank of West Point West Point, VA	U.S. Route 360 and Route 1250, Mechanicsville, Hanover County, VA	Approved 3/7/84
1/12/84	Arlington Bank, Arlington, VA	1550 Wilson Boulevard, Arlington County, VA	Approved 3/29/84
1/17/84	First Virginia Bank of Tidewater, Norfolk, VA	239 Battlefield Boulevard, Great Bridge Shopping Center, City of Chesapeake, VA	Approved 3/19/84
1/19/84	The Bank of Alexandria Alexandria, VA	507 King Street, City of Alexandria, VA	Approved 3/19/84
2/7/84	Citizens Trust Bank, Portsmouth, VA	5379 Indian River Road, City of Virginia Beach, VA	Approved 4/17/84

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1984

DATE RECEIVED	BANK		DISPOSITION
2/27/84	Bank of Carroll, Hillsville, VA	972 East Stuart Drive, City of Galax, VA	Approved 5/7/84
3/12/84	First Virginia Bank — Colonial Richmond, VA	Laburnum Square Office Park, Laburnum Avenue and Finlay Road, Henrico County, VA	Approved 5/14/84
3/27/84	First Virginia Bank, Falls Church, VA	8120 Old Courthouse Road, Vienna, Fairfax County, VA	Approved 5/14/84
4/16/84	Bank of Rockbridge, Raphine, VA	College Square Shopping Center, Route 11, Rockbridge County, VA	Approved 5/31/84
5/7/84	Independent Bank, Manassas, VA	9034-A Mathis Avenue, City of Manassas, VA	Approved 6/22/84
5/15/84	Commerce Bank, Virginia Beach, VA	5101 Cleveland Street, City of Virginia Beach, VA	Approved 6/28/84
5/16/84	The McLean Bank, McLean, VA	338 East Market Street, Leesburg, Loudoun County, VA	Approved 7/30/84
6/27/84	First American Bank of Virginia McLean, VA	770 Lynnhaven Parkway, City of Virginia Beach, VA	Approved 11/16/84
7/2/84	Bank of Virginia, Richmond, VA	11009 West Broad Street Road, Henrico County, VA	Approved 8/30/84
7/6/84	First Virginia Bank — Colonial Richmond, VA	Stony Point Shopping Center, near the intersection of Huguenot Road and Stony Point Road, City of Richmond, VA	Approved 8/30/84
7/16/84	American Bank, Newport News, VA	The corner of West Norfolk Road at Cedar Lane, City of Portsmouth, VA	Approved 9/17/84
7/31/84	Central Fidelity Bank Richmond, VA	6200 Backlick Road, Springfield, Fairfax County, VA	Approved 9/24/84
8/7/84	Northern Neck State Bank Warsaw, VA	Time Square Shopping Center Route 360, Warsaw, Richmond County, VA	Approved 10/29/84
8/7/84	Bank of Virginia, Richmond, VA	4087 University Drive, City of Fairfax, VA	Approved 10/29/84
8/16/84	Central Fidelity Bank Richmond, VA	Linpro Park II Building, 1861 Wiehle Avenue, Reston, Fairfax County, VA	Approved 10/3/84
9/18/84	Bank of Virginia Richmond, VA	201 South Leadbetter Road, Hanover County, VA	Approved 12/12/84
10/22/84	The Bank of Brunswick Lawrenceville, VA	622 East Atlantic Street, Town of South Hill, Mecklenburg County, VA	Pending
11/30/84	Central Fidelity Bank Richmond, VA	1101 King Street, City of Alexandria, VA	Pending

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/6/84	First Virginia Bank Falls Church, VA	From: 14434 Jefferson Davis Highway, Woodbridge, Prince William County, VA	Approved 2/15/84
		To: 13994 Jefferson Davis Highway, Woodbridge, Prince William County, VA	
3/26/84	Peoples Bank of Ewing Ewing, VA	From: South side of U.S. Highway 58 (authorized, unopened), Gibson Station, Lee County, VA	Approved 6/20/84
		To: North side of U.S. Highway 58, East, Gibson Station, Lee County, VA	

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1984

DATE RECEIVED	BANK			DISPOSITION
4/2/84	First Virginia Bank of Tidewater, Norfolk, VA	From:	1703 North Main Street, City of Suffolk, VA	Approved 5/7/84
		To:	1401 North Main Street, City of Suffolk, VA	
4/11/84	First Russell County Bank and Trust Company Lebanon, VA	From:	Northeast Corner of the Intersection of U.S. Highway 19 and McBroom Street, Washington County, VA	Approved 5/24/84
		To:	Intersection of U.S. Highway 19 & Highway 11, Washington County, VA	
5/9/84	Bank of Virginia Richmond, VA	From:	3631 Mechanicsville Pike, Henrico County, VA	Approved 5/31/84
		To:	4025 Mechanicsville Pike, Henrico County, VA	
6/12/84	American Bank Newport News, VA	From:	306–308 High Street, City of Portsmouth, VA	Approved 7/12/84
		To:	444 Crawford Street, City of Portsmouth, VA	
9/5/84	Southern Bank Richmond, VA	From:	1635 Richmond Road, City of Williamsburg, VA	Approved 10/3/84
		To:	1232 Richmond Road, City of Williamsburg, VA	
9/6/84	Bank of Virginia Richmond, VA	From:	2110 Langhorne Road, City of Lynchburg, VA	Approved 10/29/84
		To:	2301 Langhorne Road, City of Lynchburg, VA	
10/22/84	First American Bank McLean, VA	From:	51 Waterman Drive, City of Harrisonburg, VA	Approved 12/3/84
		To:	The northwest corner of Waterman Drive and West Market Street, City of Harrisonburg, VA	

EFT FACILITIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/17/84	Bank of Virginia Richmond, VA	8900 Patterson Avenue, Henrico County, VA	Approved 1/27/84
6/12/84	Bank of Virginia Richmond, VA	Grove and Libbie Avenues, City of Richmond, VA	Approved 6/27/84
7/23/84	Burke & Herbert Bank & Trust Company Alexandria, VA	2836 Duke Street, City of Alexandria, VA	Approved 8/28/84

BANK STATUS CHANGES IN 1984

NEW BANKS AND TRUST COMPANIES

January	3	First Virginia Bank–Commonwealth opened for business at 1782 George Washington Memorial Highway, Grafton, York County, VA
August	13	Sailors and Merchants Bank and Trust opened for business at 133 Maple Avenue East, Vienna, Fairfax County, VA

MERGERS

January	30	First Virginia Bank of Orange, Orange, merged into First Virginia Bank–Central, Charlottesville, under the charter and title of "First Virginia Bank–Central."
February	21	Central Fidelity Bank, N.A., Lynchburg, merged into Central Fidelity Bank, under the charter and title of "Central Fidelity Bank."

BANK STATUS CHANGES IN 1984

April	3	Virginia Citizens Bank, Clintwood, merged into First Virginia Bank–Citizens, Clintwood (phantom), under the charter and title of "First Virginia Bank–Citizens."
April	3	The Hanover National Bank, Ashland, merged into First Virginia Bank–Hanover, Ashland (phantom), under the charter and title of First Virginia Bank–Hanover."
April	3	The Peoples Trust Bank, Exmore, merged into First Virginia Bank–Eastern Shore, Onancock, under the charter and title of "First Virginia Bank–Eastern Shore."
May	7	The Women's Bank, Richmond, merged into First Virginia Bank–Colonial, Richmond, under the charter and title of "First Virginia Bank–Colonial."
June	30	The Round Hill National Bank, Round Hill, merged into First American Bank of Virginia, McLean, under the charter and title of "First American Bank of Virginia."
July	2	Farmers and Merchants Bank of Rockingham, Timberville, merged into Farmers & Merchants Bank (phantom), under the charter and title of "Farmers & Merchants Bank."
July	16	First Virginia Bank, Falls Church, to merge into it First Virginia Bank–Northern Neck, Colonial Beach, under the charter and title of the former.
August	2	Chesapeake Interim Bank (phantom) to merge into it Chesapeake Bank & Trust, Chesapeake, under the charter of the former and title of "Chesapeake Bank & Trust."
August	20	Central Fidelity Bank, Christiansburg (phantom) to merge into it The Bank of Christiansburg, Christiansburg, under the charter and title of "Central Fidelity Bank, Christiansburg."
September	4	Central Fidelity Bank, Richmond, to merge into it Central Fidelity Bank, N.A., Southwest, under the charter and title of the former.
September	28	Virginia Community Bank (phantom) to merge into it The Bank of Louisa, Louisa, under the charter and title of the former.
September	28	Bank of Virginia, Richmond, to merge into it The Bank of Montross, Montross, under the charter and title of the former.
October	1	First Virginia Bank–New Bank (phantom) to merge into First Virginia Bank of Tidewater, Norfolk, under the charter of First Virginia Bank–New Bank, and title of "First Virginia Bank of Tidewater."

BRANCH OPENINGS

January	3	Bank of Virginia, Richmond, opened its branch office at 7202 Midlothian Turnpike, Chesterfield County, VA.
January	3	Bank of Virginia, Richmond, opened its branch office at 205 Battlefield Boulevard, South, City of Chesapeake, VA.
January	3	Bank of Virginia, Richmond, opened its branch office at 2422 Princess Anne Road, City of Virginia Beach, VA.
January	3	Southern Bank, Richmond, opened its branch office at 100 McLaws Circle, James City County, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 2050 Coliseum Drive, City of Hampton, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 4812 North Mercury Boulevard, City of Hampton, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 4910 West Mercury Boulevard, City of Hampton, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 3413 Armistead Avenue, City of Hampton, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 30 South Mallory Street, City of Hampton, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 4013 West Mercury Boulevard, City of Hampton, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 832 Newport Square Shopping Center, City of Newport News, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 441 Denbigh Boulevard, City of Newport News, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 2901 Huntington Avenue, City of Newport News, VA.

BANK STATUS CHANGES IN 1984

January	3	First American Bank of Virginia, McLean, opened its branch office at 11006 Warwick Boulevard, City of Newport News, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 14346 Old Courthouse Way, City of Newport News, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 2015 25th Street, City of Newport News, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at One Bank Street, City of Norfolk, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 5832 Virginia Beach Boulevard, City of Norfolk, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 7912 Halprin Drive, City of Norfolk, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 503 East Granby Street, City of Norfolk, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 6210 Virginia Beach Boulevard, City of Norfolk, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 3315 High Street, City of Portsmouth, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 5798 Churchland Boulevard, City of Portsmouth, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 1645 Independence Boulevard, City of Virginia Beach, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 3333 Virginia Beach Boulevard, City of Virginia Beach, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 304 Kellam Road, City of Virginia Beach, VA.
January	3	First American Bank of Virginia, McLean, opened its branch office at 405 South Witchduck Road, City of Virginia Beach, VA.
January	3	First Virginia Bank–Colonial, Richmond, opened its branch office at 5011 Brook Road, City of Richmond, VA.
January	3	First Virginia Bank–Commonwealth, Grafton, opened its branch office at 300 Second Street, City of Williamsburg, VA.
January	3	First Virginia Bank–Commonwealth, Grafton, opened its branch office at 171 Monticello Avenue, City of Williamsburg, VA.
January	3	First Virginia Bank–Commonwealth, Grafton, opened its branch office at Gloucester Courthouse, Gloucester County, VA.
January	3	First Virginia Bank–Commonwealth, Grafton, opened its branch office at U.S. Route 17, Hayes, Gloucester County, VA.
January	9	The Community Bank, Petersburg, opened its branch office at 2000 Snead Avenue, City of Colonial Heights, VA.
January	16	First Virginia Bank–Shenandoah Valley, Woodstock, opened its branch office at 2200 Valley Avenue, Ward Plaza Shopping Center, City of Winchester, VA.
February	15	Virginia Beach Bank of Commerce, Virginia Beach, opened its branch office at 1000 First Colonial Road, City of Virginia Beach, VA.
March	1	Chesapeake Bank & Trust, Chesapeake, opened its branch office at 601 Battlefield Boulevard, South, City of Chesapeake, VA.
March	19	Central Fidelity Bank, Richmond, opened its branch office in the World Trade Center, Corner of Waterside Drive and Main Streets, City of Norfolk, VA.
March	30	Planters Bank & Trust Company of Virginia, Fishersville, opened its branch office at U.S. Route 11, Verona, Augusta County, VA.
April	1	United Virginia Bank, Richmond, opened its branch office at 1100 West Broad Street, City of Waynesboro, VA.
April	5	Bank of Virginia Beach, Virginia Beach, opened its branch office at 4287 Holland Road, City of Virginia Beach, VA.
April	16	Bank of Virginia, Richmond, opened its branch office at 610 Thimble Shoals Boulevard, Oyster Point Industrial Park, City of Newport News, VA.

BANK STATUS CHANGES IN 1984

May	7	Salem Bank and Trust, Salem, opened its branch office on the northside of West Main Street, approximately 300 feet west of its intersection with Goodwin Avenue, City of Salem, VA.
May	10	Bank of Carroll, Hillsville, opened its branch office at 972 East Stuart Drive, City of Galax, VA.
June	28	Independent Bank of Manassas, Manassas, opened its branch office at 9034-A Mathis Avenue, Manassas Shopping Center, City of Manassas, VA.
June	28	Commerce Bank, Virginia Beach, opened its branch office at 5101 Cleveland Street, Suite 101, City of Virginia Beach, VA.
July	2	Arlington Bank, Arlington, opened its branch office at 1550 Wilson Boulevard, Arlington County, VA.
July	20	Peoples Bank of Danville, Danville, opened its branch office at 3060 North Main Street, City of Danville, VA.
August	5	Union Bank and Trust Company, Bowling Green, opened its branch office at the southeast corner of the intersection of U.S. Route 1 and State Route 657, Town of Ashland, Hanover County, VA.
August	15	First American Bank of Virginia, McLean, opened its branch office at 1476 Davis Ford Road, Woodbridge, Prince William County, VA.
August	15	First American Bank of Virginia, McLean, opened its branch office at the southwest corner of the intersection of Backlick Road and Commerce Street, Springfield, Fairfax County, VA.
August	16	United Virginia Bank, Richmond, opened its branch office on the northeast corner of the intersection of Centennial Park Drive and Sunrise Valley Drive, Reston, Fairfax County, VA.
October	9	The McLean Bank, McLean, opened its branch office at 338 East Market Street, Leesburg, Loudoun County, VA.
October	17	Farmers & Miners Bank of Lee County, Pennington Gap, opened its branch office on the southside of U.S. Route 694, Cumberland Gap, Lee County, VA.
November	1	First Virginia Bank–Planters, Bridgewater, opened its branch office at Valley Mall, U.S. Route 33 East, City of Harrisonburg, VA.
November	1	First Virginia Bank, Falls Church, opened its branch office in Chatham Square Shopping Center, at the intersection of Butler Road and Rodney Lane, Stafford County, VA.
November	7	Bank of Rockbridge, Raphine, opened its branch office in the College Square Shopping Center on U.S. Route 11, Rockbridge County, VA.
November	13	Citizens and Farmers Bank, West Point, opened its branch office on the northeast corner of the intersection of U.S. Route 60 and State Route 607, James City County, VA.
November	17	First Bank and Trust Company, Lebanon, opened its branch office at the intersection of U.S. Route 19 & U.S. Highway 11, Washington County, VA.
December	10	Bank of Virginia Beach, Virginia Beach, opened its branch office at 2429 North Landing Road, City of Virginia Beach, VA.
December	12	Bank of Alexandria, Alexandria, opened its branch office at 507 King Street, City of Alexandria, VA.
December	20	Bank of Northumberland, Inc., Heathsville, opened its branch office on the southwest corner of U.S. Route 360 and State Route 200, Burgess, Northumberland County, VA.
December	20	Bank of Virginia, Richmond, opened its branch office at 4087 University Drive, City of Fairfax, VA.

BRANCH OFFICE RELOCATIONS

January	23	First Virginia Bank, Falls Church, moved its branch office from 9018 Centreville Road, to 8650 Centreville Road, both in the City of Manassas, VA.
February	6	United Virginia Bank, Richmond, moved its branch office from 2461 Eisenhower Avenue, to 2111 Eisenhower Avenue, both in the City of Alexandria, VA.
April	9	First Virginia Bank, Falls Church, moved its branch office from 3032 Javier Road, to 8416 Arlington Boulevard, both in Fairfax County, VA.

BANK STATUS CHANGES IN 1984

July	2	The Bank of West Point, West Point, moved its branch office from U.S. Route 17 and State Route 14, Gloucester Courthouse to the west side of U.S. Route 17 at its intersection with U.S. Route 17 Business, both in Gloucester County, VA.
July	16	Farmers and Merchants Bank–Eastern Shore, Onancock, moved its branch office from 109 South Main Street to Maddox Boulevard, both in Chincoteague, Accomack County, VA.
July	23	United Virginia Bank, Richmond, moved its branch office from the Radford Shopping Plaza to a freestanding building within the same shopping center, both in Fairlawn, Pulaski County, VA.
August	11	First Virginia Bank–Roanoke/West, moved its branch office from 1326 East Washington Avenue, to 1942 East Washington Avenue, both in Vinton, Roanoke County, VA.
August	27	First Virginia Bank–Central, Charlottesville, moved its branch office from 218 Fifth Street to 305 East Jefferson Street, both in the City of Charlottesville, VA.
October	1	Bank of Virginia, Richmond, moved its branch office from 3631 Mechanicsville Pike to 4025 Mechanicsville Pike, both in Henrico County, VA.
October	29	Peoples Bank of Ewing, Ewing, moved its authorized, unopened branch office from the south side of U.S. Route 58 to the north side of U.S. Route 58, at Gibson Station, Lee County, VA.
December	29	Bank of Virginia, Richmond, moved its branch office from 2110 Langhorne Road to 2301 Langhorne Road, both in the City of Lynchburg, VA.

EFT FACILITIES

March	19	Bank of Virginia, Richmond, opened its facility at 333 Waterside Drive, City of Norfolk, VA.
April	16	Bank of Virginia, Richmond, opened its facility at 610 Thimble Shoals Boulevard, Oyster Point Industrial Park, City of Newport News, VA.
April	20	First Virginia Bank, Falls Church, opened its facility at Spotsylvania Mall, Spotsylvania County, VA.
April	23	Bank of Virginia, Richmond, opened its facility at 8900 Patterson Avenue, City of Richmond, VA.
August	16	Bank of Virginia, Richmond, opened its facility at 8103 Leesburg Pike, McLean, Fairfax County, VA.
November	7	Bank of Virginia, Richmond, opened its facility at Libbie and Grove Avenues, City of Richmond, VA.

BRANCH CLOSINGS

January	3	First Virginia Bank of Tidewater, Norfolk, closed its branch office at 1782 George Washington Highway, Grafton, York County, VA.
January	3	First Virginia Bank of Tidewater, Norfolk, closed its branch office at Gloucester Courthouse, Gloucester County, VA.
January	3	First Virginia Bank of Tidewater, Norfolk, closed its branch office at 300 Second Street, City of Williamsburg, VA.
January	3	First Virginia Bank of Tidewater, Norfolk, closed its branch office at U.S. Route 17, Hayes, Gloucester County, VA.
February	24	Central Fidelity Bank, Richmond, closed its branch office at 8330 Old Courthouse Road, Vienna, Fairfax County, VA.
March	30	Bank of Virginia, Richmond, closed its branch office at 1100 West Broad Street, City of Waynesboro, VA.
March	30	Bank of Virginia, Richmond, closed its branch office at U.S. Route 11, Verona, Augusta County, VA.
April	15	The Prince William Bank, Dumfries, closed its branch office at 8300 Sudley Road, Prince William County, VA.

BANK STATUS CHANGES IN 1984

May	25	United Virginia Bank, Richmond, closed its branch office at U.S. Route 340 and State Route 649, Stuarts Draft, Augusta County, VA.
June	1	First Virginia Bank of Tidewater, Norfolk, closed its branch office at 3336 Holland Road, City of Virginia Beach, VA.
June	29	United Virginia Bank, Richmond, closed its branch office at 147 North Sycamore Street, City of Petersburg, VA.
July	13	Southern Bank, Richmond, closed its branch office at 5905 West Broad Street, Henrico County, VA.
July	27	Bank of Virginia, Richmond, closed its branch office at 6845 Midlothian Turnpike, City of Richmond, VA.
August	24	United Virginia Bank, Richmond, closed its branch office at 2770 Randolf Street, Arlington, Fairfax County, VA.
September	14	Southern Bank, Richmond, closed its branch office at 3720 Mechanicsville Pike, Henrico County, VA.
October	13	Central Fidelity Bank, Richmond, closed its branch office at 12050 North Shore Drive, Fairfax County, VA.
December	28	First Virginia Bank of Augusta, Staunton, closed its branch office at 501 West Broad Street, City of Waynesboro, VA.

CHANGES IN TITLE

April	6	Independent Bank of Manassas, Manassas, changed its name to "Independent Bank."
April	23	First Russell County Bank and Trust Company, Lebanon, changed its name to "The First County Bank and Trust Company."
May	30	Virginia Beach Bank of Commerce, Virginia Beach, changed its name to "Commerce Bank."
June	7	The State Bank of Prince William County, Dumfries, changed its name to "The Prince William Bank."

FINANCIAL SERVICE CENTER BANKS

May	16	First Kentucky National Corporation acquired 100% of the voting shares of First National Bank, Louisville, 7798 Carousel Lane, Henrico County, VA.

MEMBER BANKS

January	3	First Virginia Bank-Commonwealth, Grafton, VA, became a member of the Federal Reserve System this date.
August	13	Sailors and Merchants Bank and Trust, Vienna, VA, became a member of the Federal Reserve System this date.
October	2	First Virginia Bank of Tidewater, Norfolk, VA, became a member of the Federal Reserve System this date.

REPORT OF CONDITION

		B-929 *THE BANK OF ALEXANDRIA ALEXANDRIA 2 OFFICES	B-638 BURKE & HERBERT BANK & TRUST COMPANY ALEXANDRIA 7 OFFICES
	ASSETS		
1.	Cash and balances due from depository institutions		
2.	Noninterest-bearing balances and currency and coin	$ 1,670	$ 12,324
3.	Interest-bearing balances	1,100	—
4.	Securities	468	63,331
5.	Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,110	3,000
6.	Loans and lease financing receivables:		
7.	Loans and leases, net of unearned income	17,915	82,280
8.	LESS: Allowance for loan and loan losses	772	698
9.	Loans and leases, net of unearned income and allowance for losses	$ 17,143	$ 81,582
10.	Assets held in trading accounts	—	—
11.	Premises and fixed assets (including capitalized leases)	1,165	4,851
12.	Other real estate owned	—	—
13.	Investments in unconsolidated subsidiaries and associated companies	—	—
14.	Customers' liabilities to this bank on acceptance outstanding	—	—
15.	Intangible assets	—	—
16.	Other assets	1,431	2,603
17.	TOTAL ASSETS	$ 25,087	$ 167,691
	LIABILITIES		
18.	Deposits		
19.	(1) Noninterest-bearing	$ 3,374	$ 41,394
20.	(2) Interest-bearing	20,069	114,099
21.	In domestic offices	$ 23,443	$ 155,493
22.	(1) Noninterest-bearing	—	—
23.	(2) Interest-bearing	—	—
24.	In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25.	Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26.	Demand notes issued to the U.S. Treasury	—	—
27.	Other borrowed money	—	10
28.	Mortgage indebtedness and obligations under capitalized leases	25	640
29.	Bank's liability on acceptances executed and outstanding	—	—
30.	Notes and debentures subordinated to deposits	900	—
31.	Other liabilities	323	1,166
32.	TOTAL LIABILITIES	$ 24,691	$ 157,309
	EQUITY CAPITAL		
33.	Common stock	$ 1,263	$ 1,000
34.	Surplus	1,000	3,000
35.	Undivided profits and capital reserves	(1,867)	6,382
36.	TOTAL EQUITY	$ 396	$ 10,382
37.	TOTAL LIABILITIES AND EQUITY CAPITAL	$ 25,087	$ 167,691

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-906 *BANK OF AMELIA AMELIA 1 OFFICE	B-838 *FIRST VIRGINIA BANK-SOUTH CENTRAL AMHERST 4 OFFICES	B-927 ARLINGTON BANK ARLINGTON 2 OFFICES	B-818 *FIRST COMMERCIAL BANK ARLINGTON 2 OFFICES	B-960 *FIRST VIRGINIA BANK-HANOVER ASHLAND 3 OFFICES	
					1
$ 486	$ 1,991	$ 746	$ 2,517	$ 2,683	2
100	—	—	—	—	3
2,308	3,658	347	8,228	20,813	4
200	110	200	2,000	2,565	5
					6
5,522	18,231	13,936	30,921	28,827	7
49	202	83	309	213	8
$ 5,473	$ 18,029	$ 13,853	$ 30,612	$ 28,614	9
—	—	—	—	—	10
349	677	519	913	597	11
—	123	—	621	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
79	239	625	617	625	16
$ 8,995	$ 24,827	$ 16,290	$ 45,508	$ 55,897	17
					18
$ 1,416	$ 4,350	$ 3,826	$ 13,913	$ 7,749	19
6,059	17,907	10,099	28,212	42,448	20
$ 7,475	$ 22,257	$ 13,925	$ 42,125	$ 50,197	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	538	—	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
—	34	—	158	—	28
—	—	—	—	—	29
—	—	—	—	—	30
77	278	440	485	327	31
$ 7,552	$ 23,107	$ 14,365	$ 42,768	$ 50,524	32
$ 500	$ 600	$ 1,037	$ 1,006	$ 600	33
500	600	519	1,005	400	34
443	520	369	729	4,373	35
$ 1,443	$ 1,720	$ 1,925	$ 2,740	$ 5,373	36
$ 8,995	$ 24,827	$ 16,290	$ 45,508	$ 55,897	37

	B-12 *BANK OF CLARKE COUNTY BERRYVILLE	B-877 *BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP
	2 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 2,227	$ 1,263
3. Interest-bearing balances	—	1,301
4. Securities	4,651	2,140
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	11,000	810
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	26,420	7,610
8. LESS: Allowance for loan and loan losses	209	76
9. Loans and leases, net of unearned income and allowance for losses	$ 26,211	$ 7,534
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	2,536	433
12. Other real estate owned	—	60
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	600	194
17. TOTAL ASSETS	$ 47,225	$ 13,735
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 7,708	$ 722
20. (2) Interest-bearing	35,504	11,872
21. In domestic offices	$ 43,212	$ 12,594
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	493	111
32. TOTAL LIABILITIES	$ 43,705	$ 12,705
EQUITY CAPITAL		
33. Common stock	$ 330	$ 500
34. Surplus	780	300
35. Undivided profits and capital reserves	2,410	230
36. TOTAL EQUITY	$ 3,520	$ 1,030
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 47,225	$ 13,735

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-15 *CITIZENS BANK AND TRUST COMPANY BLACKSTONE 3 OFFICES	B-411 THE BLUE GRASS VALLEY BANK BLUE GRASS 1 OFFICE	B-20 *UNION BANK AND TRUST COMPANY BOWLING GREEN 5 OFFICES	B-26 FIRST VIRGINIA BANK—PLANTERS BRIDGEWATER 4 OFFICES	B-30 BANK OF BUCHANAN BUCHANAN 1 OFFICE	
					1
$ 3,635	$ 382	$ 4,434	$ 2,142	$ 545	2
—	—	1,200	—	—	3
22,805	3,154	26,967	16,552	7,562	4
1,000	350	1,000	1,765	425	5
					6
38,119	5,094	61,149	30,114	11,661	7
439	39	413	377	108	8
$ 37,680	$ 5,055	$ 60,736	$ 29,737	$ 11,553	9
—	—	—	—	—	10
941	54	2,398	965	185	11
104	—	334	—	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
1,293	161	1,208	539	411	16
$ 67,458	$ 9,156	$ 98,277	$ 51,700	$ 20,681	17
					18
$ 7,454	$ 1,529	$ 15,140	$ 6,184	$ 2,578	19
53,961	6,387	73,860	41,578	15,791	20
$ 61,415	$ 7,916	$ 89,000	$ 47,762	$ 18,369	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	—	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
—	—	285	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
856	139	845	546	248	31
$ 62,271	$ 8,055	$ 90,130	$ 48,308	$ 18,617	32
$ 1,250	$ 50	$ 1,200	$ 1,300	$ 213	33
850	65	800	325	327	34
3,087	986	6,147	1,767	1,524	35
$ 5,187	$ 1,101	$ 8,147	$ 3,392	$ 2,064	36
$ 67,458	$ 9,156	$ 98,277	$ 51,700	$ 20,681	37

REPORT OF CONDITION

	B-946 THE BANK OF SOUTHSIDE VIRGINIA CARSON 7 OFFICES	B-823 ALBEMARLE BANK AND TRUST COMPANY CHARLOTTESVILLE 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 3,489	$ 1,394
3. Interest-bearing balances	1,650	1,100
4. Securities	35,487	50
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	5,900	6,225
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	47,355	6,210
8. LESS: Allowance for loan and loan losses	380	66
9. Loans and leases, net of unearned income and allowance for losses	$ 46,975	$ 6,144
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,222	1,117
12. Other real estate owned	5	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	1,411	261
17. TOTAL ASSETS	$ 96,139	$ 16,291
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 13,147	$ 5,558
20. (2) Interest-bearing	70,619	8,031
21. In domestic offices	$ 83,766	$ 13,589
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	1,420	201
32. TOTAL LIABILITIES	$ 85,186	$ 13,790
EQUITY CAPITAL		
33. Common stock	$ 292	$ 1,281
34. Surplus	2,000	—
35. Undivided profits and capital reserves	8,661	1,220
36. TOTAL EQUITY	$ 10,953	$ 2,501
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 96,139	$ 16,291

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-902 *FIRST VIRGINIA BANK—CENTRAL	B-873 CHESAPEAKE BANK & TRUST	B-726 PEOPLE'S BANK OF CHESAPEAKE	B-853 THE MARINE BANK	B-965 *CENTRAL FIDELITY BANK—CHRISTIANSBURG	
CHARLOTTESVILLE	CHESAPEAKE	CHESAPEAKE	CHINCOTEAGUE	CHRISTIANSBURG	
7 OFFICES	4 OFFICES	7 OFFICES	1 OFFICE	3 OFFICES	
					1
$ 3,474	$ 3,425	$ 5,177	$ 924	$ 2,138	2
—	—	—	—	700	3
9,279	5,358	9,042	625	17,679	4
2,050	—	3,180	875	14,600	5
					6
30,424	29,779	38,178	7,458	36,814	7
344	278	370	59	558	8
$ 30,080	$ 29,501	$ 37,808	$ 7,399	$ 36,256	9
—	—	—	—	—	10
1,668	1,045	1,545	288	1,382	11
4	420	—	5	177	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
450	501	862	117	926	16
$ 47,005	$ 40,250	$ 57,614	$ 10,233	$ 73,858	17
					18
$ 10,659	$ 7,991	$ 14,314	$ 2,110	$ 5,421	19
32,673	28,878	38,224	7,101	50,852	20
$ 43,332	$ 36,869	$ 52,538	$ 9,211	$ 56,273	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —		24
—	240	—	—	11,830	25
—	—	—	—	—	26
—	—	—	—	—	27
—	—	—	37	903	28
—	—	—	—	—	29
—	200	—	—	—	30
443	366	681	43	1,076	31
$ 43,775	$ 37,675	$ 53,219	$ 9,291	$ 70,082	32
$ 1,800	$ 758	$ 994	$ 207	$ 590	33
875	999	883	286	656	34
555	818	2,518	449	2,530	35
$ 3,230	$ 2,575	$ 4,395	$ 942	$ 3,776	36
$ 47,005	$ 40,250	$ 57,614	$ 10,233	$ 73,858	37

REPORT OF CONDITION

	B-249	B-814
	*FIRST VIRGINIA BANK OF THE SOUTHWEST	VIRGINIA SOUTHERN BANK
	CHRISTIANSBURG	CLARKSVILLE
	9 OFFICES	3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 3,729	$ 2,222
3. Interest-bearing balances	—	—
4. Securities	22,687	9,220
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,685	1,040
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	44,751	30,963
8. LESS: Allowance for loan and loan losses	576	186
9. Loans and leases, net of unearned income and allowance for losses	$ 44,175	$ 30,777
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,465	1,178
12. Other real estate owned	47	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	810	502
17. TOTAL ASSETS	$ 75,598	$ 44,939
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 13,219	$ 5,114
20. (2) Interest-bearing	55,435	36,593
21. In domestic offices	$ 68,654	$ 41,707
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	480	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	78	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	912	582
32. TOTAL LIABILITIES	$ 70,124	$ 42,289
EQUITY CAPITAL		
33. Common stock	$ 1,200	$ 932
34. Surplus	1,200	646
35. Undivided profits and capital reserves	3,074	1,072
36. TOTAL EQUITY	$ 5,474	$ 2,650
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 75,598	$ 44,939

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-962 *FIRST VIRGINIA BANK—CITIZENS CLINTWOOD 1 OFFICE	B-935 *MINERS EXCHANGE BANK COEBURN 1 OFFICE	B-899 *PIEDMONT TRUST BANK COLLINSVILLE 8 OFFICES	B-932 *FIRST VIRGINIA BANK—HIGHLANDS COVINGTON 3 OFFICES	B-893 *THE STATE BANK OF THE ALLEGHENIES COVINGTON 1 OFFICE	
					1
$ 1,081	$ 1,296	$ 10,898	$ 2,318	$ 1,176	2
—	100	26,822	—	100	3
7,177	4,661	43,929	34,133	3,349	4
1,415	1,105	1,720	2,570	—	5
					6
17,554	11,657	142,896	41,433	9,901	7
113	129	1,573	639	145	8
$ 17,441	$ 11,528	$ 141,323	$ 40,794	$ 9,756	9
—	—	—	—	—	10
262	940	2,893	2,153	425	11
17	4	75	22	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
289	302	2,787	1,447	179	16
$ 27,682	$ 19,936	$ 230,447	$ 83,437	$ 14,985	17
					18
$ 3,419	$ 3,247	$ 38,777	$ 9,467	$ 1,644	19
20,629	14,409	162,830	66,993	12,014	20
$ 24,048	$ 17,656	$ 201,607	$ 76,460	$ 13,658	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	10,168	—	—	25
—	—	1,850	—	—	26
—	—	18	—	—	27
—	—	18	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
234	214	3,163	762	263	31
$ 24,282	$ 17,870	$ 216,824	$ 77,222	$ 13,921	32
$ 700	$ 1,150	$ 3,690	$ 2,300	$ 449	33
300	1,150	2,000	2,300	472	34
2,400	(234)	7,933	1,615	143	35
$ 3,400	$ 2,066	$ 13,623	$ 6,215	$ 1,064	36
$ 27,682	$ 19,936	$ 230,447	$ 83,437	$ 14,985	37

REPORT OF CONDITION

	B-933	B-471
	*FIRST VIRGINIA BANK—DAMASCUS	FIRST STATE BANK
	DAMASCUS	DANVILLE
	4 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,550	$ 584
3. Interest-bearing balances	—	1,025
4. Securities	15,317	5,369
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,220	2,500
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	24,919	7,740
8. LESS: Allowance for loan and loan losses	261	50
9. Loans and leases, net of unearned income and allowance for losses	$ 24,658	$ 7,690
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	656	436
12. Other real estate owned	60	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	825	226
17. TOTAL ASSETS	$ 44,286	$ 17,830
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 4,892	$ 1,336
20. (2) Interest-bearing	35,011	11,710
21. In domestic offices	$ 39,903	$ 13,046
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	1,857
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	11
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	658	106
32. TOTAL LIABILITIES	$ 40,561	$ 15,020
EQUITY CAPITAL		
33. Common stock	$ 800	$ 250
34. Surplus	800	1,750
35. Undivided profits and capital reserves	2,125	810
36. TOTAL EQUITY	$ 3,725	$ 2,810
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 44,286	$ 17,830

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-894 *PEOPLES BANK OF DANVILLE DANVILLE 6 OFFICES	B-655 *VIRGINIA BANK AND TRUST COMPANY DANVILLE 3 OFFICES	B-755 THE PRINCE WILLIAM BANK DUMFRIES 2 OFFICES	B-531 THE EASTVILLE BANK EASTVILLE 1 OFFICE	B-508 PEOPLES BANK OF EWING EWING 3 OFFICES	
					1
$ 5,699	$ 1,664	$ 2,036	$ 536	$ 796	2
11,724	9,995	—	—	1,100	3
18,953	16,080	1,110	9,003	8,273	4
—	50	2,225	—	—	5
					6
39,969	19,748	7,751	10,973	6,669	7
91	194	110	95	49	8
$ 39,878	$ 19,554	$ 7,641	$ 10,878	$ 6,620	9
—	—	—	—	—	10
1,940	782	273	323	523	11
285	25	—	—	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
1,467	593	192	496	527	16
$ 79,946	$ 48,743	$ 13,477	$ 21,236	$ 17,839	17
					18
$ 13,979	$ 5,999	$ 6,285	$ 2,914	$ 2,629	19
58,257	38,797	5,940	15,233	12,714	20
$ 72,236	$ 44,796	$ 12,225	$ 18,147	$ 15,343	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
725	—	—	—	240	25
500	—	351	—	—	26
—	—	—	—	—	27
400	—	—	—	—	28
—	—	—	—	—	29
500	—	—	—	—	30
1,042	698	98	270	248	31
$ 75,403	$ 45,494	$ 12,674	$ 18,417	$ 15,831	32
$ 1,006	$ 375	$ 1,039	$ 275	$ 235	33
1,723	450	472	400	465	34
1,814	2,424	(708)	2,144	1,308	35
$ 4,543	$ 3,249	$ 803	$ 2,819	$ 2,008	36
$ 79,946	$ 48,743	$ 13,477	$ 21,236	$ 17,839	37

REPORT OF CONDITION

		B-904 *THE GEORGE MASON BANK FAIRFAX 2 OFFICES	B-713 GUARANTY BANK AND TRUST COMPANY FAIRFAX 5 OFFICES
	ASSETS		
1.	Cash and balances due from depository institutions		
2.	Noninterest-bearing balances and currency and coin	$ 4,426	$ 9,381
3.	Interest-bearing balances	501	—
4.	Securities	32,690	24,598
5.	Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,380	12,300
6.	Loans and lease financing receivables:		
7.	Loans and leases, net of unearned income	37,938	60,045
8.	LESS: Allowance for loan and loan losses	280	600
9.	Loans and leases, net of unearned income and allowance for losses	$ 37,658	$ 59,445
10.	Assets held in trading accounts	—	—
11.	Premises and fixed assets (including capitalized leases)	1,271	3,159
12.	Other real estate owned	—	1,159
13.	Investments in unconsolidated subsidiaries and associated companies	—	—
14.	Customers' liabilities to this bank on acceptance outstanding	—	—
15.	Intangible assets	—	—
16.	Other assets	1,233	2,108
17.	TOTAL ASSETS	$ 81,159	$ 112,150
	LIABILITIES		
18.	Deposits		
19.	(1) Noninterest-bearing	$ 18,134	$ 30,631
20.	(2) Interest-bearing	54,476	70,535
21.	In domestic offices	$ 72,610	$ 101,166
22.	(1) Noninterest-bearing	—	—
23.	(2) Interest-bearing	—	—
24.	In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25.	Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,065	—
26.	Demand notes issued to the U.S. Treasury	939	—
27.	Other borrowed money	—	—
28.	Mortgage indebtedness and obligations under capitalized leases	—	—
29.	Bank's liability on acceptances executed and outstanding	—	—
30.	Notes and debentures subordinated to deposits	—	—
31.	Other liabilities	490	1,169
32.	TOTAL LIABILITIES	$ 76,104	$ 102,335
	EQUITY CAPITAL		
33.	Common stock	$ 1,302	$ 2,528
34.	Surplus	1,218	2,668
35.	Undivided profits and capital reserves	2,535	4,619
36.	TOTAL EQUITY	$ 5,055	$ 9,815
37.	TOTAL LIABILITIES AND EQUITY CAPITAL	$ 81,159	$ 112,150

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-746 *FIRST VIRGINIA BANK FALLS CHURCH 80 OFFICES	B-550 THE PEOPLES BANK OF STAFFORD FALMOUTH 5 OFFICES	B-85 THE BANK OF FINCASTLE FINCASTLE 2 OFFICES	B-799 PLANTERS BANK & TRUST COMPANY OF VIRGINIA FISHERSVILLE 9 OFFICES	B-87 THE BANK OF FLOYD FLOYD 1 OFFICE	
					1
$ 116,202	$ 3,975	$ 1,296	$ 7,376	$ 1,558	2
—	—	—	—	3,001	3
197,645	14,807	4,626	49,120	34,732	4
58,815	500	2,350	—	3,000	5
					6
823,975	18,474	9,118	71,115	23,194	7
11,263	203	69	805	498	8
$ 812,712	$ 18,271	$ 9,049	$ 70,310	$ 22,696	9
—	—	—	—	—	10
25,569	1,226	293	2,552	606	11
389	—	—	93	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	897	—	15
15,026	508	147	1,774	1,254	16
$1,226,358	$ 39,287	$ 17,761	$ 132,122	$ 66,847	17
					18
$ 269,357	$ 11,420	$ 4,517	$ 20,775	$ 6,454	19
858,495	23,648	11,542	99,627	54,141	20
$1,127,852	$ 35,068	$ 16,059	$ 120,402	$ 60,595	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
5,706	—	370	2,000	400	25
—	—	—	—	—	26
—	—	—	—	—	27
317	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
10,788	255	138	743	587	31
$1,144,663	$ 35,323	$ 16,567	$ 123,145	$ 61,582	32
$ 18,000	$ 600	$ 54	$ 2,346	$ 600	33
20,000	1,400	324	2,572	1,200	34
43,695	1,964	816	4,059	3,465	35
$ 81,695	$ 3,964	$ 1,194	$ 8,977	$ 5,265	36
$1,226,358	$ 39,287	$ 17,761	$ 132,122	$ 66,847	37

	B-941 *BLUE RIDGE BANK FLOYD 1 OFFICE	B-951 *THE COMMUNITY BANK OF FOREST FOREST 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 362	$ 789
3. Interest-bearing balances	—	500
4. Securities	1,072	3,276
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	10,815	9,224
8. LESS: Allowance for loan and loan losses	13	35
9. Loans and leases, net of unearned income and allowance for losses	$ 10,802	$ 9,189
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	159	627
12. Other real estate owned	11	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	91	544
17. TOTAL ASSETS	$ 12,497	$ 14,925
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 1,305	$ 2,501
20. (2) Interest-bearing	9,785	10,291
21. In domestic offices	$ 11,090	$ 12,792
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	44	—
27. Other borrowed money	—	530
28. Mortgage indebtedness and obligations under capitalized leases	164	322
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	350	—
31. Other liabilities	87	243
32. TOTAL LIABILITIES	$ 11,735	$ 13,887
EQUITY CAPITAL		
33. Common stock	$ 510	$ 527
34. Surplus	90	264
35. Undivided profits and capital reserves	162	247
36. TOTAL EQUITY	$ 762	$ 1,038
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,497	$ 14,925

*Member of Federal Reserve System

ECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-768 THE BANK OF FRANKLIN FRANKLIN 2 OFFICES	B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL 1 OFFICE	B-792 *BANK OF GOOCHLAND GOOCHLAND 3 OFFICES	B-955 *FIRST VIRGINIA BANK COMMON-WEALTH GRAFTON 5 OFFICES	B-809 *MINER'S AND MERCHANT'S BANK AND TRUST COMPANY GRUNDY 2 OFFICES	
					1
$ 1,291	$ 1,077	$ 1,943	$ 2,965	$ 1,138	2
200	400	—	—	647	3
7,120	3,692	21,993	1,517	7,458	4
1,800	—	780	205	1,950	5
					6
16,878	12,226	25,030	25,199	18,051	7
92	87	248	140	271	8
$ 16,786	$ 12,139	$ 24,782	$ 25,059	$ 17,780	9
—	—	—	—	—	10
562	371	763	1,348	488	11
5	—	—	—	324	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	202	—	15
354	231	686	216	331	16
$ 28,118	$ 17,910	$ 50,947	$ 31,512	$ 30,116	17
					18
$ 4,131	$ 3,165	$ 7,630	$ 6,676	$ 3,496	19
21,897	12,423	38,859	22,339	22,536	20
$ 26,028	$ 15,588	$ 46,489	$ 29,015	$ 26,032	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	169	—	1,342	25
—	—	—	—	—	26
—	410	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
301	181	540	254	269	31
$ 26,329	$ 16,179	$ 47,198	$ 29,269	$ 27,643	32
$ 209	$ 586	$ 500	$ 1,400	$ 882	33
417	493	500	600	2,535	34
1,163	652	2,749	243	(944)	35
$ 1,789	$ 1,731	$ 3,749	$ 2,243	$ 2,473	36
$ 28,118	$ 17,910	$ 50,947	$ 31,512	$ 30,116	37

REPORT OF CONDITION

	B-926	B-291
	*DICKENSON-BUCHANAN BANK	*BANK OF NORTHUMBERLAND INCORPORATED
	HAYSI	HEATHSVILLE
	2 OFFICES	3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 681	$ 1,442
3. Interest-bearing balances	250	—
4. Securities	5,252	16,603
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	430	—
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	5,181	[illegible]117
8. LESS: Allowance for loan and loan losses	49	195
9. Loans and leases, net of unearned income and allowance for losses	$ 5,132	$ 27,922
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	203	783
12. Other real estate owned	33	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	218	828
17. TOTAL ASSETS	$ 12,199	$ 47,578
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 1,222	$ 4,743
20. (2) Interest-bearing	9,070	38,155
21. In domestic offices	$ 10,292	$ 42,898
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	145	728
32. TOTAL LIABILITIES	$ 10,437	$ 43,626
EQUITY CAPITAL		
33. Common stock	$ 750	$ 318
34. Surplus	750	682
35. Undivided profits and capital reserves	262	2,952
36. TOTAL EQUITY	$ 1,762	$ 3,952
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,199	$ 47,578

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-898 *BANK OF CARROLL HILLSVILLE 4 OFFICES	B-767 PEOPLES BANK, INC. HONAKER 4 OFFICES	B-796 *FIRST VIRGINIA BANK—SOUTH HURT 5 OFFICES	B-778 THE LUNENBURG COUNTY BANK KENBRIDGE 2 OFFICES	B-625 *BANK OF LANCASTER KILMARNOCK 1 OFFICE	
					1
$ 1,106	$ 2,718	$ 3,855	$ 1,095	$ 2,489	2
702	—	—	100	—	3
4,470	9,512	20,209	4,403	18,092	4
690	—	200	1,550	3,685	5
					6
11,783	30,902	50,026	12,111	35,459	7
48	305	627	69	300	8
$ 11,735	$ 30,597	$ 49,399	$ 12,042	$ 35,159	9
—	—	—	—	—	10
390	712	1,125	674	1,478	11
—	171	—	8	24	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
209	445	1,004	313	1,053	16
$ 19,302	$ 44,155	$ 75,792	$ 20,185	$ 61,980	17
					18
$ 3,337	$ 6,892	$ 8,246	$ 2,923	$ 5,797	19
14,211	32,813	60,642	15,337	50,892	20
$ 17,548	$ 39,705	$ 68,888	$ 18,260	$ 56,689	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	480	467	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
25	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
414	530	1,092	300	404	31
$ 17,987	$ 40,715	$ 70,447	$ 18,560	$ 57,093	32
$ 250	$ 370	$ 1,200	$ 184	$ 945	33
450	515	800	362	1,112	34
615	2,555	3,345	1,079	2,830	35
$ 1,315	$ 3,440	$ 5,345	$ 1,625	$ 4,887	36
$ 19,302	$ 44,155	$ 75,792	$ 20,185	$ 61,980	37

REPORT OF CONDITION

	B-832 *KING GEORGE STATE BANK INC. KING GEORGE 1 OFFICE	B-739 *THE BANK OF BRUNSWICK LAWRENCE-VILLE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,201	$ 831
3. Interest-bearing balances	—	—
4. Securities	1,844	8,723
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,100	2,000
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	9,890	7,875
8. LESS: Allowance for loan and loan losses	100	85
9. Loans and leases, net of unearned income and allowance for losses	$ 9,790	$ 7,790
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	232	364
12. Other real estate owned	112	51
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	113	485
17. TOTAL ASSETS	$ 14,392	$ 20,244
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 2,569	$ 1,890
20. (2) Interest-bearing	10,224	15,835
21. In domestic offices	$ 12,793	$ 17,725
22. (1) Noninterest-bearing	—	695
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	109	433
32. TOTAL LIABILITIES	$ 12,902	$ 18,853
EQUITY CAPITAL		
33. Common stock	$ 300	$ 243
34. Surplus	300	485
35. Undivided profits and capital reserves	890	663
36. TOTAL EQUITY	$ 1,490	$ 1,391
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 14,392	$ 20,244

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-892 *THE FIRST BANK AND TRUST COMPANY LEBANON 2 OFFICES	B-968 *VIRGINIA COMMUNITY BANK LOUISA 2 OFFICES	B-821 PEOPLES BANK OF NELSON LOVINGSTON 2 OFFICES	B-890 INDEPENDENT BANK MANASSAS 2 OFFICES	B-129 THE BANK OF MARION MARION 3 OFFICES	
					1
$ 828	$ 1,216	$ 1,341	$ 3,244	$ 1,860	2
1,354	450	702	—	700	3
1,546	2,505	3,421	3,173	20,064	4
860	170	1,040	4,400	2,425	5
					6
9,461	10,260	12,717	13,159	29,514	7
60	41	116	151	268	8
$ 9,401	$ 10,219	$ 12,601	$ 13,008	$ 29,246	9
1,486	—	—	—	—	10
695	452	464	1,524	791	11
63	—	—	—	2	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
249	186	313	246	833	16
$ 16,482	$ 15,198	$ 19,882	$ 25,595	$ 55,921	17
					18
$ 1,478	$ 2,366	$ 2,915	$ 10,491	$ 5,999	19
13,613	11,557	14,972	12,453	44,692	20
$ 15,091	$ 13,923	$ 17,887	$ 22,944	$ 50,691	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	—	—	—	25
—	—	125	—	—	26
—	—	—	—	—	27
83	—	30	—	10	28
—	—	—	—	—	29
—	—	—	—	—	30
62	188	369	580	604	31
$ 15,236	$ 14,111	$ 18,411	$ 23,524	$ 51,305	32
$ 500	$ 288	$ 404	$ 750	$ 1,000	33
500	347	441	543	500	34
246	452	626	778	3,116	35
$ 1,246	$ 1,087	$ 1,471	$ 2,071	$ 4,616	36
$ 16,482	$ 15,198	$ 19,882	$ 25,595	$ 55,921	37

REPORT OF CONDITION

	B-131 *THE BANK OF McKENNEY, INCORPORATED McKENNEY 1 OFFICE	B-708 FIRST AMERICAN BANK OF VIRGINIA McLEAN 95 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 530	$ 152,874
3. Interest-bearing balances	650	25,000
4. Securities	5,177	358,356
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,470	82,400
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	6,462	1,291,956
8. LESS: Allowance for loan and loan losses	128	6,825
9. Loans and leases, net of unearned income and allowance for losses	$ 6,334	$1,285,131
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases) ...	158	51,084
12. Other real estate owned	—	623
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	11,288
16. Other assets	313	33,959
17. TOTAL ASSETS	$ 15,642	$2,000,715
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 1,798	$ 454,870
20. (2) Interest-bearing	12,439	1,294,460
21. In domestic offices	$ 14,237	$1,749,330
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	94,910
26. Demand notes issued to the U.S. Treasury	—	12,453
27. Other borrowed money	—	344
28. Mortgage indebtedness and obligations under capitalized leases	—	29
29. Bank's liability on acceptances executed and outstanding .	—	—
30. Notes and debentures subordinated to deposits	—	1,718
31. Other liabilities	264	18,381
32. TOTAL LIABILITIES	$ 14,501	$1,877,165
EQUITY CAPITAL		
33. Common stock	$ 25	$ 47,275
34. Surplus	330	18,779
35. Undivided profits and capital reserves	786	57,496
36. TOTAL EQUITY	$ 1,141	$ 123,550
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 15,642	$2,000,715

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-745	B-134	B-384	B-443	B-725	
THE McLEAN BANK	FIRST AND CITIZENS BANK	*PEOPLES BANK OF MONTROSS	*THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY	*AMERICAN BANK	
McLEAN	MONTEREY	MONTROSS	NEW CASTLE	NEWPORT NEWS	
5 OFFICES	1 OFFICE	1 OFFICE	1 OFFICE	4 OFFICES	
					1
$ 10,214	$ 535	$ 1,000	$ 489	$ 2,216	2
—	—	—	—	—	3
19,057	10,624	6,614	3,639	2,483	4
1,200	1,400	1,700	1,075	—	5
					6
62,093	6,488	16,995	6,890	13,362	7
554	100	172	102	100	8
$ 61,539	$ 6,388	$ 16,823	$ 6,788	$ 13,262	9
—	—	—	—	—	10
2,029	257	895	108	469	11
—	—	120	—	146	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
1,579	436	603	239	310	16
$ 95,618	$ 19,640	$ 27,755	$ 12,338	$ 18,886	17
					18
$ 25,907	$ 3,358	$ 3,188	$ 1,286	$ 11,339	19
62,585	13,632	22,311	9,959	4,742	20
$ 88,492	$ 16,990	$ 25,499	$ 11,245	$ 16,081	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	—	—	—	25
—	—	—	—	—	26
1,250	—	—	—	650	27
66	—	—	—	135	28
—	—	—	—	—	29
—	—	—	—	—	30
638	249	248	49	248	31
$ 90,446	$ 17,239	$ 25,747	$ 11,294	$ 17,114	32
$ 704	$ 60	$ 124	$ 150	$ 389	33
1,391	150	636	230	560	34
3,077	2,191	1,248	664	823	35
$ 5,172	$ 2,401	$ 2,008	$ 1,044	$ 1,772	36
$ 95,618	$ 19,640	$ 27,755	$ 12,338	$ 18,886	37

REPORT OF CONDITION

	B-762	B-971
	*BANK OF THE COMMON-WEALTH	*FIRST VIRGINIA BANK OF TIDEWATER
	NORFOLK	NORFOLK
	6 OFFICES	29 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 4,537	$ 17,952
3. Interest-bearing balances	71	—
4. Securities	7,166	64,287
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,670	1,605
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	22,110	155,928
8. LESS: Allowance for loan and loan losses	131	1,823
9. Loans and leases, net of unearned income and allowance for losses	$ 21,979	$ 154,105
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,015	7,624
12. Other real estate owned	18	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	699	2,969
17. TOTAL ASSETS	$ 39,155	$ 248,542
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 8,436	$ 61,389
20. (2) Interest-bearing	27,127	163,949
21. In domestic offices	$ 35,563	$ 225,338
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	195	2,437
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	554	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	369	2,337
32. TOTAL LIABILITIES	$ 36,681	$ 230,112
EQUITY CAPITAL		
33. Common stock	$ 950	$ 7,500
34. Surplus	807	4,500
35. Undivided profits and capital reserves	717	6,430
36. TOTAL EQUITY	$ 2,474	$ 18,430
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 39,155	$ 248,542

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-947	B-912	B-274	B-900	B-164	
*HERITAGE BANK & TRUST	*FIRST VIRGINIA BANK—EASTERN SHORE	FARMERS & MERCHANTS BANK—EASTERN SHORE	*FARMERS AND MINERS BANK OF LEE COUNTY	LEE BANK & TRUST COMPANY	
NORFOLK	ONANCOCK	ONLEY	PENNINGTON GAP	PENNINGTON GAP	
2 OFFICES	4 OFFICES	4 OFFICES	3 OFFICES	5 OFFICES	
					1
$ 1,610	$ 3,074	$ 3,005	$ 1,285	$ 2,815	2
—	100	—	2,400	7,252	3
3,342	22,774	28,862	6,216	25,313	4
5,075	880	—	1,670	9,885	5
					6
30,556	31,868	43,790	11,454	15,042	7
285	279	285	173	200	8
$ 30,271	$ 31,589	$ 43,505	$ 11,281	$ 14,842	9
—	—	—	—	—	10
912	1,172	1,566	1,070	910	11
90	—	—	—	4	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
505	886	1,318	486	1,085	16
$ 41,805	$ 60,475	$ 78,256	$ 24,408	$ 62,106	17
					18
$ 7,058	$ 8,942	$ 10,420	$ 3,563	$ 6,875	19
30,673	46,170	60,932	18,778	48,625	20
$ 37,731	$ 55,112	$ 71,352	$ 22,341	$ 55,500	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	—	—	—	25
424	—	—	—	—	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
317	643	802	260	1,089	31
$ 38,472	$ 55,755	$ 72,154	$ 22,601	$ 56,589	32
$ 1,000	$ 1,200	$ 900	$ 500	$ 200	33
1,004	700	1,200	500	500	34
1,329	2,820	4,002	807	4,817	35
$ 3,333	$ 4,720	$ 6,102	$ 1,807	$ 5,517	36
$ 41,805	$ 60,475	$ 78,256	$ 24,408	$ 62,106	37

REPORT OF CONDITION

	B-964 *THE COMMUNITY BANK PETERSBURG 5 OFFICES	B-368 *THE BANK OF CHARLOTTE COUNTY PHENIX 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,782	$ 863
3. Interest-bearing balances	—	216
4. Securities	2,079	6,083
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	880	750
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	12,404	13,570
8. LESS: Allowance for loan and loan losses	82	190
9. Loans and leases, net of unearned income and allowance for losses	$ 12,322	$ 13,380
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,015	341
12. Other real estate owned	70	41
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	235	211
17. TOTAL ASSETS	$ 18,383	$ 21,885
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 5,031	$ 2,263
20. (2) Interest-bearing	10,897	17,794
21. In domestic offices	$ 15,928	$ 20,057
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	885	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	14	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	162	270
32. TOTAL LIABILITIES	$ 16,989	$ 20,327
EQUITY CAPITAL		
33. Common stock	$ 461	$ 129
34. Surplus	461	334
35. Undivided profits and capital reserves	472	1,095
36. TOTAL EQUITY	$ 1,394	$ 1,558
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,383	$ 21,885

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-950 CITIZENS TRUST BANK PORTSMOUTH 12 OFFICES	B-657 PEOPLES BANK OF POUND POUND 3 OFFICES	B-793 *BANK OF POWHATAN POWHATAN 3 OFFICES	B-812 *CENTRAL VIRGINIA BANK POWHATAN 1 OFFICE	B-175 BANK OF ROCKBRIDGE RAPHINE 5 OFFICES	
					1
$ 11,213	$ 3,140	$ 1,972	$ 771	$ 808	2
—	500	—	—	300	3
22,310	10,422	20,161	5,909	5,420	4
2,855	360	520	185	650	5
					6
120,725	29,369	30,808	17,539	17,470	7
1,074	335	310	231	133	8
$ 119,651	$ 29,034	$ 30,498	$ 17,308	$ 17,337	9
—	—	—	—	—	10
3,935	2,088	408	445	717	11
—	182	12	—	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
2,480	952	776	328	298	16
$ 162,444	$ 46,678	$ 54,347	$ 24,946	$ 25,530	17
					18
$ 38,467	$ 5,738	$ 7,186	$ 3,159	$ 3,838	19
103,447	36,321	40,894	19,209	19,341	20
$ 141,914	$ 42,059	$ 48,080	$ 22,368	$ 23,179	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
6,750	—	355	—	—	25
—	—	—	157	—	26
—	—	—	—	—	27
350	63	—	162	—	28
—	—	—	—	—	29
961	—	—	—	—	30
1,384	443	757	198	318	31
$ 151,359	$ 42,565	$ 49,192	$ 22,885	$ 23,497	32
$ 1,838	$ 357	$ 1,000	$ 500	$ 100	33
2,322	854	1,000	200	500	34
6,925	2,902	3,155	1,361	1,433	35
$ 11,085	$ 4,113	$ 5,155	$ 2,061	$ 2,033	36
$ 162,444	$ 46,678	$ 54,347	$ 24,946	$ 25,530	37

REPORT OF CONDITION

	B-374 *STATE BANK OF REMINGTON INCORPORATED REMINGTON 3 OFFICES	B-811 ENTERPRISE BANK CORPORATION RESTON 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,343	$ 3,038
3. Interest-bearing balances	349	—
4. Securities	6,203	1,711
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	650	—
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	23,649	24,048
8. LESS: Allowance for loan and loan losses	152	154
9. Loans and leases, net of unearned income and allowance for losses	$ 23,497	$ 23,894
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	711	1,549
12. Other real estate owned	82	319
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	726	674
17. TOTAL ASSETS	$ 33,561	$ 31,185
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 4,638	$ 15,971
20. (2) Interest-bearing	25,622	10,958
21. In domestic offices	$ 30,260	$ 26,929
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	850
26. Demand notes issued to the U.S. Treasury	204	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	82
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	327	482
32. TOTAL LIABILITIES	$ 30,791	$ 28,343
EQUITY CAPITAL		
33. Common stock	$ 407	$ 725
34. Surplus	676	678
35. Undivided profits and capital reserves	1,687	1,439
36. TOTAL EQUITY	$ 2,770	$ 2,842
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 33,561	$ 31,185

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

	B-786 CLINCH VALLEY BANK AND TRUST COMPANY RICHLANDS	B-909 *BANK OF VIRGINIA RICHMOND	B-744 *CENTRAL FIDELITY BANK RICHMOND	B-186 *CONSOLIDATED BANK AND TRUST COMPANY RICHMOND	B-758 *FIRST VIRGINIA BANK—COLONIAL RICHMOND
	3 OFFICES	128 OFFICES	135 OFFICES	3 OFFICES	18 OFFICES
1					
2	$ 2,970	$ 237,727	$ 203,461	$ 2,084	$ 14,966
3	100	348,302	78,802	120	—
4	22,888	376,763	456,935	12,998	26,286
5	2,495	252,404	258,458	2,200	—
6					
7	30,341	2,720,297	1,802,661	28,824	95,620
8	288	27,495	18,298	240	1,006
9	$ 30,053	$2,692,802	$1,784,363	$ 28,584	$ 94,614
10	—	—	4,382		—
11	1,211	71,491	64,649	1,174	5,283
12	87	2,520	4,517	90	53
13	—	—	—	—	—
14	—	13,510	21,917	—	—
15	—	10,565	—	—	267
16	930	66,307	47,147	736	1,436
17	$ 60,734	$4,072,391	$2,924,631	$ 47,986	$ 142,905
18					
19	$ 8,811	$ 562,881	$ 434,927	$ 11,424	$ 40,218
20	44,890	2,311,516	1,839,566	32,129	89,670
21	$ 53,701	$2,874,397	$2,274,493	$ 43,553	$ 129,888
22	—	510	—	—	—
23	—	337,463	--	—	—
24	$ —	$ 337,973	$ —	$ —	$ —
25	—	536,342	392,312	—	1,267
26	—	25,207	11,289	—	—
27	—	6,477	1,504	—	—
28	—	14,675	12,436	—	410
29	—	13,510	21,917	—	
30	—	—	—	238	—
31	520	43,869	30,403	354	1,095
32	$ 54,221	$3,852,450	$2,744,354	$ 44,145	$ 132,660
33	$ 750	$ 55,870	$ 64,410	$ 1,160	$ 5,000
34	1,500	52,596	54,344	1,500	3,000
35	4,263	111,475	61,523	1,181	2,245
36	$ 6,513	$ 219,941	$ 180,277	$ 3,841	$ 10,245
37	$ 60,734	$4,072,391	$2,924,631	$ 47,986	$ 142,905

REPORT OF CONDITION

	B-756 *SOUTHERN BANK RICHMOND 21 OFFICES	B-934 *THE SUBURBAN BANK RICHMOND 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 19,709	$ 1,152
3. Interest-bearing balances	2,000	—
4. Securities	97,859	4,022
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	6,800	385
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	159,003	5,307
8. LESS: Allowance for loan and loan losses	1,417	81
9. Loans and leases, net of unearned income and allowance for losses	$ 157,586	$ 5,226
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	7,316	473
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	429	—
16. Other assets	3,682	150
17. TOTAL ASSETS	$ 295,381	$ 11,408
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 55,199	$ 3,973
20. (2) Interest-bearing	202,839	6,395
21. In domestic offices	$ 258,038	$ 10,368
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	10,195	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	59	35
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	2,922	66
32. TOTAL LIABILITIES	$ 271,214	$ 10,469
EQUITY CAPITAL		
33. Common stock	$ 7,000	$ 750
34. Surplus	5,700	1,250
35. Undivided profits and capital reserves	11,467	(1,172)
36. TOTAL EQUITY	$ 24,167	$ 939
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 295,381	$ 11,408

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-919 *UNITED VIRGINIA BANK RICHMOND	B-800 VIRGINIA CAPITAL BANK RICHMOND	B-795 *FIRST VIRGINIA BANK—ROANOKE/WEST ROANOKE	B-908 *FIRST VIRGINIA BANK—FRANKLIN COUNTY ROCKY MOUNT	B-881 *BANK OF GREENE RUCKERSVILLE	
190 OFFICES	2 OFFICES	14 OFFICES	5 OFFICES	1 OFFICE	
					1
$ 481,257	$ 1,856	$ 8,456	$ 2,738	$ 559	2
—	1,000	—	—	—	3
656,280	2,978	52,198	31,465	3,691	4
17,040	2,690	1,695	205	25	5
					6
4,359,775	10,415	98,805	54,628	5,803	7
45,596	195	1,011	553	35	8
$4,314,179	$ 10,220	$ 97,794	$ 54,075	$ 5,768	9
2,635	—	—	—	333	10
180,553	604	3,299	1,042	—	11
2,917	140	37	—	—	12
2,500	—	—	—	—	13
79,856	—	—	—	—	14
—	—	—	—	—	15
110,286	233	2,358	1,327	97	16
$5,847,503	$ 19,721	$ 165,837	$ 90,852	$ 10,473	17
					18
$1,087,986	$ 4,173	$ 21,934	$ 8,148	$ 1,758	19
3,335,300	14,207	130,682	75,217	7,305	20
$4,423,286	$ 18,380	$ 152,616	$ 83,365	$ 9,063	21
1,100	—	—	—	—	22
49,361	—	—	—	—	23
$ 50,461	$ —	$ —	$ —	$ —	24
657,056	—	—	—	—	25
57,042	—	—	—	—	26
90,721	—	—	—	—	27
25,296	—	—	—	—	28
79,856	—	—	—	—	29
375	—	—	—	—	30
86,171	54	2,025	1,063	119	31
$5,470,264	$ 18,434	$ 154,641	$ 84,428	$ 9,182	32
$ 140,000	$ 927	$ 3,400	$ 1,600	$ 400	33
102,184	578	2,500	1,200	402	34
135,055	(218)	5,296	3,624	489	35
$ 377,239	$ 1,287	$ 11,196	$ 6,424	$ 1,291	36
$5,847,503	$ 19,721	$ 165,837	$ 90,852	$ 10,473	37

REPORT OF CONDITION

	B-896 *SALEM BANK & TRUST SALEM 3 OFFICES	B-205 *BANK OF SHAWSVILLE SHAWSVILLE 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 2,288	$ 1,215
3. Interest-bearing balances	250	1,101
4. Securities	2,934	7,761
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,265	25
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	21,286	16,882
8. LESS: Allowance for loan and loan losses	288	135
9. Loans and leases, net of unearned income and allowance for losses	$ 20,998	$ 16,747
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	863	699
12. Other real estate owned	234	168
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	313	492
17. TOTAL ASSETS	$ 31,145	$ 28,208
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 5,879	$ 2,711
20. (2) Interest-bearing	23,139	22,490
21. In domestic offices	$ 29,018	$ 25,201
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	350
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	234	554
32. TOTAL LIABILITIES	$ 29,252	$ 26,105
EQUITY CAPITAL		
33. Common stock	$ 777	$ 190
34. Surplus	905	928
35. Undivided profits and capital reserves	211	985
36. TOTAL EQUITY	$ 1,893	$ 2,103
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 31,145	$ 28,208

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-791 *BANK OF ISLE OF WIGHT SMITHFIELD 1 OFFICE	B-260 *THE CITIZENS BANK, INCORPORATED SOUTH HILL 2 OFFICES	B-212 BANK OF SPEEDWELL, INCORPORATED SPEEDWELL 6 OFFICES	B-874 *CONTINENTAL BANK AND TRUST COMPANY SPRINGFIELD 2 OFFICES	B-422 *FIRST VIRGINIA BANK OF AUGUSTA STAUNTON 6 OFFICES	
					1
$ 1,436	$ 2,098	$ 2,679	$ 2,620	$ 2,871	2
—	500	3,311	100	—	3
4,121	19,159	10,320	6,899	8,114	4
—	4,100	780	1,875	1,950	5
					6
15,902	22,041	34,573	15,392	31,912	7
95	387	456	128	351	8
$ 15,807	$ 21,654	$ 34,117	$ 15,264	$ 31,561	9
—	—	—	—	—	10
448	405	1,366	1,284	1,027	11
—	55	228	56	45	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
200	519	846	385	532	16
$ 22,012	$ 48,490	$ 53,647	$ 28,483	$ 46,100	17
					18
$ 3,246	$ 6,295	$ 7,076	$ 9,202	$ 8,032	19
16,678	38,214	41,639	16,237	34,113	20
$ 19,924	$ 44,509	$ 48,715	$ 25,439	$ 42,145	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
400	—	840	—	430	25
—	—	—	—	—	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
205	408	706	220	474	31
$ 20,529	$ 44,917	$ 50,261	$ 25,659	$ 43,049	32
$ 346	$ 742	$ 200	$ 1,136	$ 1,000	33
382	742	988	1,075	900	34
755	2,089	2,198	613	1,151	35
$ 1,483	$ 3,573	$ 3,386	$ 2,824	$ 3,051	36
$ 22,012	$ 48,490	$ 53,647	$ 28,483	$ 46,100	37

	B-931 *COMMUNITY BANK AND TRUST COMPANY OF VIRGINIA STERLING 1 OFFICE	B-731 *BANK OF SUFFOLK SUFFOLK 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 1,107	$ 2,057
3. Interest-bearing balances	100	100
4. Securities	951	13,126
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	1,750
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	5,803	10,812
8. LESS: Allowance for loan and loan losses	58	90
9. Loans and leases, net of unearned income and allowance for losses	$ 5,745	$ 10,722
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,216	646
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	211	411
17. TOTAL ASSETS	$ 9,330	$ 28,812
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 2,987	$ 5,659
20. (2) Interest-bearing	4,383	19,989
21. In domestic offices	$ 7,370	$ 25,648
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	118	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	42	270
32. TOTAL LIABILITIES	$ 7,530	$ 25,918
EQUITY CAPITAL		
33. Common stock	$ 1,400	$ 420
34. Surplus	300	580
35. Undivided profits and capital reserves	100	1,894
36. TOTAL EQUITY	$ 1,800	$ 2,894
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 9,330	$ 28,812

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-788 *FIRST VIRGINIA BANK—SURRY SURRY 1 OFFICE	B-600 BANK OF ESSEX TAPPAHANNOCK 2 OFFICES	B-297 SOUTHSIDE BANK TAPPAHANNOCK 3 OFFICES	B-224 *BANK OF TAZEWELL COUNTY TAZEWELL 6 OFFICES	B-920 *CITIZENS BANK OF TAZEWELL TAZEWELL 1 OFFICE	
					1
$ 660	$ 1,619	$ 2,225	$ 3,235	$ 1,259	2
—	—	—	800	1,299	3
5,788	9,925	16,141	52,974	5,581	4
2,135	350	1,400	8,300	695	5
					6
8,137	18,332	42,157	33,344	9,025	7
85	173	421	432	100	8
$ 8,052	$ 18,159	$ 41,736	$ 32,912	$ 8,925	9
—	—	—		—	10
105	705	905	1,398	747	11
—	—	131	130	—	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
247	465	1,231	1,694	253	16
$ 16,987	$ 31,223	$ 63,769	$ 101,443	$ 18,759	17
					18
$ 3,660	$ 4,594	$ 7,757	$ 14,542	$ 2,577	19
11,798	23,394	49,655	73,675	14,141	20
$ 15,458	$ 27,988	$ 57,412	$ 88,217	$ 16,718	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	167	—	—	25
—	—	—	928	—	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
203	496	925	1,315	216	31
$ 15,661	$ 28,484	$ 58,504	$ 90,460	$ 16,934	32
$ 150	$ 450	$ 1,200	$ 520	$ 750	33
175	300	1,212	1,483	750	34
1,001	1,989	2,853	8,980	325	35
$ 1,326	$ 2,739	$ 5,265	$ 10,983	$ 1,825	36
$ 16,987	$ 31,223	$ 63,769	$ 101,443	$ 18,759	37

		B-959 *FARMERS & MERCHANTS BANK TIMBERVILLE 3 OFFICES	B-229 *THE BANK OF MIDDLESEX URBANNA 4 OFFICES
	ASSETS		
1.	Cash and balances due from depository institutions		
2.	Noninterest-bearing balances and currency and coin	$ 2,844	$ 2,069
3.	Interest-bearing balances	1,001	—
4.	Securities	16,829	18,948
5.	Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	670	185
6.	Loans and lease financing receivables:		
7.	Loans and leases, net of unearned income	32,108	41,848
8.	LESS: Allowance for loan and loan losses	324	302
9.	Loans and leases, net of unearned income and allowance for losses	$ 31,784	$ 41,546
10.	Assets held in trading accounts	—	—
11.	Premises and fixed assets (including capitalized leases)	736	1,472
12.	Other real estate owned	50	138
13.	Investments in unconsolidated subsidiaries and associated companies	—	—
14.	Customers' liabilities to this bank on acceptance outstanding	—	—
15.	Intangible assets	—	—
16.	Other assets	726	927
17.	TOTAL ASSETS	$ 54,640	$ 65,285
	LIABILITIES		
18.	Deposits		
19.	(1) Noninterest-bearing	$ 7,674	$ 8,076
20.	(2) Interest-bearing	38,445	49,918
21.	In domestic offices	$ 46,119	$ 57,994
22.	(1) Noninterest-bearing	—	—
23.	(2) Interest-bearing	—	—
24.	In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25.	Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	890
26.	Demand notes issued to the U.S. Treasury	655	—
27.	Other borrowed money	3,405	—
28.	Mortgage indebtedness and obligations under capitalized leases	—	—
29.	Bank's liability on acceptances executed and outstanding	—	—
30.	Notes and debentures subordinated to deposits	—	—
31.	Other liabilities	601	309
32.	TOTAL LIABILITIES	$ 50,780	$ 59,193
	EQUITY CAPITAL		
33.	Common stock	$ 500	$ 2,323
34.	Surplus	100	1,425
35.	Undivided profits and capital reserves	3,260	2,344
36.	TOTAL EQUITY	$ 3,860	$ 6,092
37.	TOTAL LIABILITIES AND EQUITY CAPITAL	$ 54,640	$ 65,285

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-939 *THE BUSINESS BANK VIENNA 1 OFFICE	B-952 *SAILORS & MERCHANTS BANK VIENNA 1 OFFICE	B-883 *BANK OF VIRGINIA BEACH VIRGINIA BEACH 6 OFFICES	B-882 COMMERCE BANK VIRGINIA BEACH 4 OFFICES	B-233 THE BANK OF SUSSEX AND SURRY WAKEFIELD 2 OFFICES	
					1
$ 7,192	$ 368	$ 8,179	$ 2,553	$ 1,501	2
6,525	21	—	1,200	250	3
2,728	1,435	3,967	5,077	12,986	4
1,722	800	2,400	150	2,000	5
					6
24,881	3,550	63,850	18,947	17,969	7
221	10	671	197	189	8
$ 24,660	$ 3,540	$ 63,179	$ 18,750	$ 17,780	9
1,028	—	—	—	—	10
1,680	565	3,569	1,165	599	11
—	—	164	—	—	12
2,287	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
486	102	1,423	386	641	16
$ 48,308	$ 6,831	$ 82,881	$ 29,281	$ 35,757	17
					18
$ 25,794	$ 2,830	$ 19,256	$ 8,899	$ 4,225	19
17,157	1,694	55,476	17,629	26,895	20
$ 42,951	$ 4,524	$ 74,732	$ 26,628	$ 31,120	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
—	—	—	—	—	25
—	—	—	—	—	26
888	—	—	—	—	27
—	—	306	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
330	30	739	365	367	31
$ 44,169	$ 4,554	$ 75,777	$ 26,993	$ 31,487	32
$ 1,010	$ 1,375	$ 1,994	$ 628	$ 400	33
2,506	687	2,308	976	1,000	34
623	215	2,802	684	2,870	35
$ 4,139	$ 2,277	$ 7,104	$ 2,288	$ 4,270	36
$ 48,308	$ 6,831	$ 82,881	$ 29,281	$ 35,757	37

	B-969	B-234
	*NORTHERN NECK STATE BANK INCORPORATED	*THE BANK OF WAVERLY
	WARSAW	WAVERLY
	1 OFFICE	3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency and coin	$ 2,310	$ 2,047
3. Interest-bearing balances	100	1,151
4. Securities	15,357	17,330
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	650	1,700
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	34,532	14,219
8. LESS: Allowance for loan and loan losses	270	140
9. Loans and leases, net of unearned income and allowance for losses	$ 34,262	$ 14,079
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	624	473
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptance outstanding	—	—
15. Intangible assets	—	—
16. Other assets	812	853
17. TOTAL ASSETS	$ 54,115	$ 37,633
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 5,582	$ 5,801
20. (2) Interest-bearing	42,988	25,792
21. In domestic offices	$ 48,570	$ 31,593
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liability on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	430	506
32. TOTAL LIABILITIES	$ 49,000	$ 32,099
EQUITY CAPITAL		
33. Common stock	$ 849	$ 1,056
34. Surplus	583	594
35. Undivided profits and capital reserves	3,683	3,884
36. TOTAL EQUITY	$ 5,115	$ 5,534
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 54,115	$ 37,633

*Member of Federal Reserve System

DECEMBER 31, 1984 (IN THOUSANDS OF DOLLARS)

B-727	B-609	B-481	B-945	B-911	
*THE BANK OF WEST POINT	CITIZENS AND FARMERS BANK	FARMERS BANK, WINDSOR, VIRGINIA	*FIRST COMMON-WEALTH BANK	*FIRST VIRGINIA BANK–SHENANDOAH VALLEY	
WEST POINT	WEST POINT	WINDSOR	WISE	WOODSTOCK	
8 OFFICES	5 OFFICES	1 OFFICE	1 OFFICE	9 OFFICES	
					1
$ 2,717	$ 2,406	$ 1,384	$ 1,589	$ 6,792	2
—	1,500	300	600	—	3
14,726	34,772	13,033	8,374	30,540	4
23,900	5,780	2,000	3,240	3,410	5
					6
54,761	40,099	19,217	10,065	64,601	7
625	335	156	70	744	8
$ 54,136	$ 39,764	$ 19,061	$ 9,995	$ 63,857	9
—	—	—	—	—	10
2,646	2,369	256	937	2,135	11
40	20	—	—	84	12
—	—	—	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
1,444	999	586	369	1,194	16
$ 99,609	$ 87,610	$ 36,620	$ 25,104	$ 108,012	17
					18
$ 8,329	$ 11,434	$ 5,648	$ 3,057	$ 16,931	19
79,179	63,712	24,401	18,729	81,704	20
$ 87,508	$ 75,146	$ 30,049	$ 21,786	$ 98,635	21
—	—	—	—	—	22
—	—	—	—	—	23
$ —	$ —	$ —	$ —	$ —	24
4,107	1,370	—	—	294	25
424	—	—	—	—	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
1,189	1,094	484	225	1,307	31
$ 93,228	$ 77,610	$ 30,533	$ 22,011	$ 100,236	32
$ 2,383	$ 1,333	$ 400	$ 1,450	$ 2,030	33
1,854	322	2,000	1,436	1,596	34
2,144	8,345	3,687	207	4,150	35
$ 6,381	$ 10,000	$ 6,087	$ 3,093	$ 7,776	36
$ 99,609	$ 87,610	$ 36,620	$ 25,104	$ 108,012	37

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

* Albemarle Bank and Trust Company
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—W. K. King, President
Cashier—W. K. King
Br: Albemarle County—
Valley Street, Scottsville

American Bank
3301-03 Washington Avenue
Newport News 23607
C.E.O.—J. D. Bowers, President
Cashier—V. S. Knox
Brs: City of Newport News—
2600 Jefferson Avenue
12437 Warwick Boulevard
City of Portsmouth—
306 High Street

* Arlington Bank
4233 Wilson Boulevard
Arlington 22210 (Arlington County)
C.E.O.—E. E. Lattimer (Acting)
Cashier—E. E. Lattimer
Br: Arlington County-
1550 Wilson Boulevard

Bank of Alexandria, The
1717 King Street
Alexandria 22313
C.E.O.—J. D. Holden, President
Cashier—B. K. Peterson
Br: City of Alexandria
507 King Street

* Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002 (Amelia County)
C.E.O.—U. C. Carson, Jr.
Cashier—U. C. Carson, Jr.

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—F. T. Jones

Bank of Buchanan
Main Street
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, President
Cashier—J. G. Lipes

* Bank of Carroll
Main & Cherry Streets
Hillsville 24343 (Carroll County)
C.E.O.—D. G. Swanigan, President
Cashier—F. Jackson, III
Brs: Carroll County—
U.S. Highway 52 & State Route 927, Cana
Southwest corner of Stuart & Meadowview Drives, Hillsville
City of Galax—
972 East Stuart Drive

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, ExVP
Cashier—R. D. Sublett
Brs: Charlotte County—
Main Street, Charlotte Courthouse
26 King Street, Keysville

* Bank of Clarke County
2 East Main Street
Berryville 22611 (Clarke County)
C.E.O.—L. M. Ewing, SrExVP
Cashier—W. A. Bowerman
Br: Clarke County—
Boyce

Bank of the Commonwealth
Boush & Charlotte Streets
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Bank of Essex
Prince Street
Tappahannock 22560 (Essex County)
C.E.O.—J. M. Rice, Jr., President
Cashier—G. E. Powell, Jr.
Br: Essex County—
U.S. Routes 17 and 360, Rappahannock Shopping Center, Tappahannock

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—H. M. Williamson, President
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
Floyd 24091 (Floyd County)
C.E.O.—B. W. Thompson, ExVP
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
Franklin 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant
Br: Isle of Wight County—
Airway Shopping Center, U.S. Highway 58, East

Bank of Goochland
Goochland 23063 (Goochland County)
C.E.O.—R. L. Dudley, President
Cashier—N. L. Kidd, Jr., (Acting)

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Brs: Goochland County—
13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of Greene
U.S. Route 29, North
Ruckersville 22968 (Greene County)
C.E.O.—R. B. Cavedo, Jr., President
Cashier—R. B. Cavedo, Jr.

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—V. G. Eberwine, III, President
Cashier—F. E. Wilkins

* Bank of Lancaster
100 South Main Street
Kilmarnock 22482 (Lancaster County)
C.E.O.—R. M. Falls, President
Cashier—J. B. Shearin, Jr.

* Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, President
Cashier—H. L. Blevins, Jr.
Brs: Smyth County—
1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

Bank of McKenney, Incorporated, The
McKenney 23872 (Dinwiddie County)
C.E.O.—C. E. Jones, President
Cashier—C. F. Baskerville, III

* Bank of Middlesex, The
Cross and Prince George Streets
Urbanna 23175 (Middlesex County)
C.E.O.—G. B. Sullivan, President
Cashier—R. E. Mayton, Jr.
Brs: King & Queen County—
U.S. Route 33 & State Route 670, Mattaponi
Middlesex County—
Deltaville
Saluda

Bank of Northumberland, Incorporated
Heathsville 22472 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—I. C. Sampson
Br: Northumberland County—
U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Bank of Powhatan
Powhatan 23139 (Powhatan County)
C.E.O.—W. H. Garner, Jr., President
Cashier—P. H. Turner
Brs: Cumberland County—
Cumberland
Powhatan County—
U.S. Route 60, Midlothian

Bank of Rockbridge
Raphine 24472 (Rockbridge County)
C.E.O.—S. M. Austin, President
Cashier—M. F. Chittum
Brs: Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Bank of Shawsville
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Sr., President
Cashier—Ann T. Harless
Br: City of Salem—
West Main Street and Kessling Avenue

Bank of Southside Virginia, The
State Route 618
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman
Cashier—C. C. Chappell
Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greensville County—
U.S. Route 58 & Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek

* Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—B. R. Dixon
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

* Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R. H. Braford, President
Cashier—F. C. Johnson
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888 (Sussex County)
C.E.O.—G. O. Huber
Cashier—G. O. Huber

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Br: Southampton County—
Main Street, Ivor

* Bank of Tazewell County
306 East Main Street
Tazewell 24651 (Tazewell County)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
Brs: Tazewell County—
2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

* Bank of Virginia
800 East Main Street
Richmond 23219
C.E.O.—Frederick Deane, Jr., Chairman
Cashier—D. S. Norris, Vice President
Brs: City of Alexandria—
133 North Fairfax Street
City of Bristol—
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
Bristol Shopping Mall, Gate City Highway
City of Chesapeake—
3216 Western Branch Boulevard
205 Battlefield Boulevard
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 East Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Fairfax—
4087 University Drive
City of Falls Church
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
200 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2301 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
610 Thimble Shoals Boulevard
City of Norfolk—
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street
City of Petersburg—
20 Franklin Street
1693 South Crater Road
City of Portsmouth—
600 Washington Street
City of Richmond—
410 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
City of Roanoke—
First Street & Church Avenue, S.W.
Crossroads Mall, 5002 Airport Road
3615 Franklin Road, S.W.
City of Salem—
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Suffolk—
6423 Whaleyville Boulevard
City of Virginia Beach—
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road
Accomack County—
U. S. Route 13 & State Route 691, Mappsville
Amherst County—
Seminole Shopping Center, Madison Heights
Arlington County—
One Crystal Gateway, 1235 Jefferson Davis Highway
1755 South Jefferson Davis Highway
2020 North 14th Street
1500 Wilson Boulevard
4736 Lee Highway
6045 Wilson Boulevard
Chesterfield County—
Old Hundred Road & State Route 10, Chester
Chesterfield Mall Shopping Center, (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
7202 Midlothian Turnpike
Dinwiddie County—
U.S. Route 1
Fairfax County—
6300 Richmond Highway

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Bank of Virginia (Cont.)
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna
Henrico County—
9 West Nine Mile Road, Highland Springs
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
9700 Gayton Road, Gayton Crossing Shopping Center
11011 West Broad Street Road
6415 Osborne Turnpike
400 West Williamsburg Road, Sandston
Lancaster County—
White Stone
Loudoun County—
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park
Mecklenburg County—
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill
Northumberland County—
Burgess
Reedville
Prince William County—
8091 Sudley Road
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge, (D-I)
2876 Dale Boulevard, Woodbridge
Pulaski County—
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center, Pulaski
Richmond County—
U.S. Route 360
Roanoke County—
901 Hardy Road, Vinton
Russell County—
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon
Scott County—
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City
Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Westmoreland County—
Kings Highway
State Route 205, Colonial Beach
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Grafton
EFT: City of Hampton—
1229 Todds Lane
City of Newport News—
610 Thimble Shoals Boulevard
City of Norfolk—
Ghent Village Shoppes, 1355-K DeBree Avenue
333 Waterside Drive
City of Richmond—
8900 Patterson Avenue
Grove and Libbie Avenues
Chesterfield County—
Brandermill
7318 Midlothian Turnpike
Fairfax County—
8103 Leesburg Pike, McLean
Henrico County—
5801 Bremo Road
Prince William County—
4383 Dale Boulevard, Woodbridge
Russell County—
Lebanon Center, Lebanon

Bank of Virginia Beach
1613 Laskin Road
Virginia Beach 23451
C.E.O.—H. B. Ambrose
Cashier—E. A. Duke
Brs: City of Virginia Beach—
5293 Princess Anne Road
2888 Virginia Beach Boulevard
1068 Independence Boulevard
4287 Holland Road
2429 North Landing Road

Bank of Waverly, The
Main and Bank Streets
Waverly 23890 (Sussex County)
C.E.O.—G. T. McCall, ExVP
Cashier—O. L. Stables, Jr.
Brs: Sussex County—
State Routes 735 & 634, Sussex
Bank Street, Waverly

Bank of West Point, The
1681 Main Street
West Point 23181 (King William County)
C.E.O.—C. S. Barbour, President
Cashier—H. L. Whitt
Brs: Caroline County—
202 North Main Street, Bowling Green

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Essex County—
U.S. Route 360, Tappahannock
Gloucester County—
U.S. Route 17 & State Route 216, Hayes
West side of U.S. Route 17 at its intersection with U.S. Route 17, Business
King & Queen County—
U.S. Routes 33 & 14, Shacklefords
King William County—
U.S. Route 360, Manquin
Middlesex County—
U.S. Route 33 & State Route 641, Saluda

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219 (Wise County)
C.E.O.—H. B. Ellis, Jr.
Cashier—Paul Belcher

Blue Grass Valley Bank, The
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle
Cashier—O. R. Sponaugle

Blue Ridge Bank
North Locust Street
Floyd 24091 (Floyd County)
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—C. P. Kesler

* Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Alexandria 22313
C.E.O.—C.S.T. Burke, Jr., President
Cashier—C. K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road

* Business Bank, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—R. E. Jewell, President
Cashier—Judy Cox

* Central Fidelity Bank
219 East Broad Street
Richmond 23261
C.E.O.—C. L. Saine, Chairman
Cashier—M. S. Bolton
Brs: City of Bedford—
130 West Main Street
City of Buena Vista—
128 West 21st Street
1002 Magnolia Avenue
City of Charlottesville—
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29
City of Chesapeake—
1064 George Washington Highway
City of Colonial Heights—
1603 Boulevard
3002 Boulevard
City of Emporia—
401 South Main Street
524 North Main Street
642 South Main Street
600 East Atlantic Street
City of Fredericksburg—
614 Princess Anne Avenue
325 Jefferson Davis Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City of Hopewell—
Cavalier Square Shopping Center
City of Lynchburg—
828 Main Street
7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road
City of Manassas—
9210 Church Street
8385 Sudley Road
City of Newport News—
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
City of Norfolk—
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, corner of Waterside Drive and Main Streets
City of Petersburg—
144 North Sycamore Street
2128 South Crater Road
City of Portsmouth—
High and Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard
City of Richmond—
1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
City of Roanoke—
24 West Church Avenue, S.W.

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Central Fidelity Bank (Cont.)
City of Suffolk—
201 North Main Street
907 West Washington Street
City of Virginia Beach—
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
City of Williamsburg—
1006 Richmond Road
Accomack County—
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
Albemarle County—
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. 29 North
Amelia County—
20 Washington Avenue, Amelia
Amherst County—
617 Main Street, Amherst
Route 29 North, Madison Heights
Appomattox County—
Corner of Moses Street and Court Street, Appomattox
Arlington County—
2026 Wilson Boulevard
1901 North Moore Street
Bedford County—
Corner of State Route 122 and State Route 24
Botetourt County—
Main Street, 0.5 mile east of intersection with Water Street, Buchanan
Campbell County—
600 Main Street, Altavista
U.S. Route 460, 0.5 mile east of the Roanoke County boundary, Bonsack
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road
Charlotte County—
Main Street (State Route 47), Drakes Branch
Chesterfield County—
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
Culpeper County—
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue
Fairfax County—
Tyson's Corner, 8117 Leesburg Pike, Vienna
5802 Columbia Pike
9516 Old Keene Mill Road, Burke
14006 Lee-Jackson Highway, Chantilly
12218 Leesburg Pike, Herndon
501 Elden Street, Herndon
2374 Hunters Wood Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield
2903 Gallows Road
7644 Richmond Highway
5163 Leesburg Pike
Halifax County—
U.S. Route 501 and State Route 129, Halifax
70 South Main Street, Halifax
Henrico County—
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
7101 West Broad Street
109 East Nine Mile Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
Lunenburg County—
Sixth and Broad Streets, Kenbridge
Mecklenburg County—
525 North Main Street, Chase City
Virginia Avenue and Fourth Street, Clarksville
Nottoway County—
200 South Main Street, Blackstone
Pittsylvania County—
2 North Main Street, Chatham
Prince Edward County—
127 North Main Street, Farmville
Prince William County—
2201 Old Bridge Road
Roanoke County—
4110 Brambleton Avenue, S.W.
Rockbridge County—
Route 130 and State Route 759, Natural Bridge Station
Smyth County—
Route 11 & State Route 107, Chilhowie
Route 11 & Bonham Avenue, Chilhowie
Route 11 & County Route 645, Seven Mile Ford
State Route 660, Marion
Sussex County—
U.S. Route 301 & State Road 139
Washington County—
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon–Bristol Highway, Abingdon
York County—
U.S. Route 17, York Square Shopping Center, Grafton

* Central Fidelity Bank–Christiansburg
4 East Main Street
Christiansburg 24073 (Montgomery County)

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

C.E.O.—S. R. Shutters, President
Cashier—S. C. Cupp
Brs: Montgomery County—
2105 Roanoke Street, Christiansburg
920 University City Boulevard
University Mall, Blacksburg

* Central Virginia Bank
U.S. Route 60
Powhatan 23139 (Powhatan County)
C.E.O.—R. L. Lyons, President
Cashier—F. W. Kidd

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—B. S. Scheepers
Brs: City of Chesapeake—
1001 Poindexter Street
601 Battlefield Boulevard, South
City of Portsmouth—
1000 Airline Boulevard

* Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—G. N. Nash
Br: Mecklenburg County—
Town Square Shopping Center, East, Atlantic Street, South Hill

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651 (Tazewell County)
C.E.O.—John H. Rife, SrVP
Cashier—M. R. Laxton

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—J. M. Snead
Brs: Nottoway County—
101 North Main Street
Blackstone (D-I)
210 Carter Street, Crewe

* Citizens and Farmers Bank
8th & Main Streets
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—D. V. Alga
Brs: James City County—
Northeast corner of the intersection of U.S. Route 60 and State Route 607
King William County—
14th & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County—
19th & King William Avenues, West Point

* Citizens Trust Bank
355 Crawford Parkway
Portsmouth 23704
C.E.O.—G. R. Aston, Jr., President
Cashier—G. T. McDonald
Brs: City of Norfolk—
6330 Newtown Road
Old Dominion University Webb Center
7530 Tidewater Drive, Farm Fresh Super Market
City of Portsmouth—
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower Office Building
City of Virginia Beach—
4176 South Plaza Trail
5288 Providence Road

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—C. H. Barrett, President
Cashier—C. A. Gobble
Brs: Tazewell County—
U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 & State Route 16, Tazewell

Commerce Bank
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—C. H. Riggs (Acting)
Cashier—S. W. Humphreys
Brs: City of Virginia Beach—
4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Colonial Heights—
2000 Snead Avenue
City of Petersburg—
9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170 (Loudoun County)
C.E.O.—N. D. Turner, Chairman
Cashier—S. M. Rutherford

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551 (Bedford County)
C.E.O.—R. W. Culler
Br: Campbell County—
9009 Timberlake Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

* Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Cashier—J. E. Fleming
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152 (Fairfax County)
C.E.O.—R. J. McDonough, President
Cashier—A. L. Handwork
Br: Fairfax County—
Springfield Plaza III,
7000 Commerce Street

Dickenson-Buchanan Bank
Main Street
Haysi 24256 (Dickenson County)
C.E.O.—J. M. Ratliff, ExVP
Cashier—C. C. Ison
Br: Buchanan County—
South side of State Route 80 at its intersection with State Route 600, Davenport

Eastville Bank, The
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, ExVP
Cashier—C. W. Dickinson, IV

* Enterprise Bank Corporation
11800 Sunrise Valley Drive
Reston 22090 (Fairfax County)
C.E.O.—D. E. Ervin, President
Cashier—S. D. Strickland
Br: Fairfax County—
7787 Leesburg Pike

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland, Jr.

* Farmers & Merchants Bank
205 Main Street
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127 (Craig County)
C.E.O.—C. L. Ross, President
Cashier—J. W. Bostic, Jr.

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—T. D. Duer
Brs: Accomack County—
U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, ExVP
Cashier—D. A. Barnett (Acting)
Brs: Lee County—
U.S. Route 58 & State Route 673, Rose Hill
South side of U.S. Route 58 near its intersection with State Route 694

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., President
Cashier—J. G. Manning
Brs: City of Alexandria—
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
City of Hampton—
1 South Armistead Avenue
301 East Mercury Boulevard
Todds Lane and Big Bethel Road
2050 Coliseum Drive
4812 North Mercury Boulevard
4910 West Mercury Boulevard
3413 Armistead Avenue
30 South Mallory Street
4013 West Mercury Boulevard
City of Harrisonburg—
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
51 Waterman Drive
City of Lexington—
22 South Main Street
102 Walker Street
City of Newport News—
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
14346 Old Courthouse Way
2015 25th Street
City of Norfolk—
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
503 East Granby Street
6210 Virginia Beach Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

First American Bank of Va. (Cont.)
City of Portsmouth—
3315 High Street
5798 Churchland Boulevard
City of Staunton—
239 North Central Avenue
833 Springhill Road
City of Virginia Beach—
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road
City of Waynesboro—
216 South Wayne Avenue
City of Winchester—
Corner of Pleasant Valley Road & Featherbed Lane
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Arlington County—
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centex Building, 11260 Roger Bacon Drive, Reston
Frederick County—
U.S. Route 50
Loudoun County—
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
87 Sugarland Run Drive, Sterling
Corner of Mulberry Street and Main Street, Round Hill
431 East Main Street, Purcellville
Prince William County—
1476 Davis Ford Road, Woodbridge
Rockingham County—
516 North Main Street, Bridgewater

First and Citizens Bank
Monterey 24465 (Highland County)
C.E.O.—Delbert Rexrode, Jr., Vice President
Cashier—Delbert Rexrode, Jr.

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—J. B. Brockett, President
Cashier—D. M. Watts
Br: Arlington County—
3801 Wilson Boulevard (D-I)

First Commonwealth Bank
204 West Main Street
Wise 24293 (Wise County)
C.E.O.—D. N. Horne, ExVP
Cashier—D. N. Horne

First Bank and Trust Company, The
Main Street & Secondary Road T-1029
Lebanon 24266 (Russell County)
C.E.O.—W. H. Hayter, SrVP
Cashier—W. H. Hayter
Br: Washington County—
Intersecton of U.S. Highway 19 & Highway 11

* First State Bank
201 North Union Street
Danville 24541
C.E.O.—L. W. York, President
Cashier—S. L. Jennings

* First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—R. H. Zalokar, President
Cashier—M. G. Anzilotti
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 South Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Fredericksburg—
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
Mary Washington College
401 Jefferson Davis Highway
City of Manassas—
9100 Center Street
8650 Centreville Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

First Virginia Bank (Cont.)

- Arlington County—
  - 2926 Columbia Pike
  - 920 North Taylor Street
  - 4707 Lee Highway
  - 2221 South Eads Street
  - 2057 Wilson Boulevard
  - 2947 South Glebe Road
  - Arlington Hall Station
  - 5515 Lee Highway
  - 1901 Fort Myer Drive
  - 3119 Lee Highway
  - 5037 Columbia Pike
  - 2333 South Clarke Street
  - 3001 North Washington Boulevard
  - 2776 South Randolph Street
  - 6745 Lee Highway
  - 1469 Jefferson Davis Highway
- Fairfax County—
  - 5836 North Kings Highway
  - 1640 Belle View Boulevard
  - 6142 Rose Hill Drive
  - 6618 Richmond Highway
  - 7000 Bland Street, Springfield
  - 6862 Elm Street, McLean
  - 7960 Fort Hunt Road
  - 8650 Richmond Highway
  - 8416 Arlington Boulevard
  - Braddock & Twinbrook Roads
  - 6172 Arlington Boulevard
  - 7202 Arlington Boulevard
  - 1224 West Broad Street
  - 3010 Annandale Road
  - 7393-A Lee Highway, Falls Church
  - 7205 Little River Turnpike, Annandale
  - 5871 Leesburg Pike, Bailey's Crossroads
  - Burke Road & Burke Lake Road, Burke
  - 13045 Lee Jackson Memorial Highway, Chantilly
  - 7716 Telegraph Road, Hayfield
  - 9915 Georgetown Pike, Great Falls
  - 11100 South Lakes Drive, Reston
  - 2148 Centreville Road, Herndon
  - 2513 Fox Mill Road, Herndon
  - 1455 Chain Bridge Road, McLean
  - 6220 Old Dominion Drive, McLean
  - 8283 Greensboro Drive, McLean
  - 2491 Chain Bridge Road, Oakton
  - 8385-A Leesburg Pike, Vienna
  - 260 Cedar Lane, Vienna
  - 415 Maple Avenue, West, Vienna
- Fauquier County—
  - Vint Hill Farms Station, Warrenton (F)
  - 530 Blackwell Road, Warrenton
- King George County—
  - Dahlgren
  - State Routes 3 & 610, King George
- Loudoun County—
  - 115 Main Street, Purcellville
  - Loudoun Valley Shopping Center, Purcellville
  - 101 Enterprise Street, Sterling
  - 212 East Market Street, Leesburg
- Northumberland County—
  - Callao
  - U.S. Route 360 & State Route 634, Heathsville
- Prince William County—
  - 7900 Sudley Road
  - Washington & Jefferson Streets, Haymarket
  - 14434 Jefferson Davis Highway, Woodbridge
- Spotsylvania County—
  - 2062 Plank Road, Greenbrier Shopping Center
  - 137 Spotsylvania Mall
  - 2609 Lafayette Boulevard
- Stafford County—
  - State Route 610 & Brafferton Boulevard
  - Intersection of Butler Road and Rodney Lane, Chatham Square Shopping Center
- Westmoreland County—
  - Hague
  - 416 Colonial Avenue, Colonial Beach

EFT: Spotsylvania County—
- Spotsylvania Mall

*** First Virginia Bank of Augusta**
1355 Greenville Avenue
Staunton 24401 (Augusta County)
C.E.O.—M. F. P. Willett, President
Cashier—Lewis Kirtner

Brs:
- City of Staunton—
  - 125 North Central Avenue
- City of Waynesboro—
  - 105 Hopeman Parkway
- Augusta County—
  - Churchville Shopping Center, Churchville
  - Main & Craig Streets, Craigsville
  - U.S. Route 340 & Broadmoore Street, Stuarts Draft

*** First Virginia Bank—Central**
U.S. Route 29, North
Charlottesville 22906 (Albemarle County)
C.E.O.—W. H. McFaddin, President
Cashier—Roger Klein

Brs:
- City of Charlottesville—
  - 2149 North Barracks Road
  - 816 Cherry Avenue
  - 305 East Jefferson Street
- Albemarle County—
  - 100 Riverbend Drive
  - State Route 240, Crozet Shopping Center, Crozet
- Orange County—
  - 235 Madison Road, Orange

First Virginia Bank—Citizens
Chase Street and Alley 7
Clintwood 24228 (Dickenson County)
C.E.O.—J. W. Vanover
Cashier—J. W. Vanover

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1984

* First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
C.E.O.—R. E. Brann, Jr., President
Cashier—R. W. Klein
Brs: City of Colonial Heights—
3209 Boulevard
City of Richmond—
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
7023 Forest Hill Avenue
5011 Brook Road
1007 East Main Street
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
Hanover County—
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville
Henrico County—
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road

First Virginia Bank—Commonwealth
1782 George Washington Memorial Highway
Grafton 23692 (York County)
C.E.O.—J. A. Nystrom, President
Cashier—K. W. Fitchett
Brs: City of Williamsburg—
300 Second Street
171 Monticello Avenue
Gloucester County—
Gloucester Courthouse
U.S. Route 17, Hayes

First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236 (Washington County)
C.E.O.—C. T. Combs, President
Cashier—J. A. Bishop
Brs: Washington County—
U.S. Route 58 South of State Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704

* First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417 (Accomack County)
C.E.O.—M. K. Irvin, President
Cashier—K. W. Fitchett
Brs: Accomack County—
U.S. Route 13, New Church
U.S. Route 13, Onley
Northampton County—
Main Street, Exmore

* First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151 (Franklin County)
C.E.O.—E. W. Naff, President
Cashier—E. C. Brooks
Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Boones Mill
State Routes 116 & 122

First Virginia Bank—Hanover
700 England Street
Ashland 23005 (Hanover County)
C.E.O.—J. M. Dooley, President
Cashier—W. M. Hoffman
Brs: Hanover County—
103 North Center Street, Ashland
700 South Leadbetter Road

* First Virginia Bank—Highlands
450 West Main Street
Covington 24426
C.E.O.—P. H. Winston, Jr., President
Cashier—W. M. Humphreys
Brs: Allegheny County—
Mallow Mall Shopping Center
Bath County—
Hot Springs

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812 (Rockingham County)
C.E.O.—W. H. Coffman, President
Cashier—E. C. Brooks
Brs: City of Harrisonburg—
2360 South Main Street
Valley Mall, U.S. Route 33 East
Rockingham County—
238 South Main Street, Dayton

* First Virginia Bank—Roanoke/West
6625 Williamson Road
Roanoke 24019 (Roanoke County)
C.E.O.—J. N. Hinson, Jr., President
Cashier—L. E. Kirtner
Brs: City of Roanoke—
25 West Church Street, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60, Pembroke
Roanoke County—
2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1942 East Washington Avenue, Vinton

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

* First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—M. G. Anzilotti
Brs: City of Winchester—
2200 Valley Avenue, Ward Plaza Shopping Center
Frederick County—
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North, and State Route 661
Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County—
Royal Plaza Shopping Center, Front Royal

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563 (Pittsylvania County)
C.E.O.—Frank Mobley, Jr., President
Cashier—Clinton Brooks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

* First Virginia Bank—South Central
301 Main Street
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—B. T. Corish
Brs: Amherst County—
Elon Road & Amherst Turnpike, Madison Heights
Campbell County—
8800 Timberlake Road
U.S. Route 501 & State Route 40, Brookneal

* First Virginia Bank of the Southwest
985 Cambria Street, N.E.
Christiansburg 24073 (Montgomery County)
C.E.O.—M. J. Fircetz, President
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
Bland County—
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap
Montgomery County—
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin

* First Virginia Bank—Surry
200 East Main Street
Surry 23883 (Surry County)
C.E.O.—L. B. Price, President
Cashier—R. W. Klein

* First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock
Cashier—K. W. Fitchett
Brs: City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1703 North Main Street
City of Virginia Beach—
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road

* George Mason Bank, The
11185 Main Street
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—Charles Wimer
Br: Fairfax County—
George Mason University, 4400 University Drive

Guaranty Bank and Trust Company
8315 Lee Highway
Fairfax 22030 (Fairfax County)
C.E.O.—E. M. Carter, President
Cashier—R. L. Hall
Brs: City of Fairfax—
9651 Lee Highway
Arlington County—
1410 North Cleveland Street

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1984

Fairfax County—
8724 Little River Turnpike
7267 Arlington Boulevard

* Heritage Bank & Trust Company
841 North Military Highway
Norfolk 23502
C.E.O.—C. P. Kraemer, President
Cashier—Alice Leggett
Br: City of Norfolk—
200 East Plume Street

Independent Bank
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—M. E. Clawson
Br: City of Manassas—
9034-A Mathis Avenue, Manassas Shopping Center

King George State Bank, Inc.
State Route #3
King George 22485 (King George County)
C.E.O.—H. L. Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—H. P. Rowlett, Chairman
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Southwest corner of Church and Institute Streets, Jonesville

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, ExVP
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, ExVP
Cashier—R. D. Callaway

McLean Bank, The
6832 Old Dominion Drive
McLean 22101 (Fairfax County)
C.E.O.—R. L. Browning, President
Cashier—G. H. Bramhall, ExVP
Brs: Fairfax County—
750 Walker Road, Great Falls
199 Elden Street, Herndon
6844 Old Dominion Drive, McLean
Loudoun County—
338 East Market Street, Leesburg

Miners Exchange Bank
Alternate Route 58
Coeburn 24230 (Wise County)
C.E.O.—C. R. Ward, President
Cashier—Robert Hale

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614 (Buchanan County)
C.E.O.—J. G. Graham, President
Cashier—D. D. Evans
Br: Buchanan County—
Anchorage Shopping Center, Vansant

Northern Neck State Bank, Incorporated
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison

Peoples Bank, Inc.
Depot Street
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, ExVP
Cashier—K. D. Hart
Brs: Russell County—
U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

* People's Bank of Chesapeake
320 South Battlefield Boulevard
Chesapeake 23320
C.E.O.—Townsend Oast, President
Cashier—Jack Gibson
Brs: City of Chesapeake—
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Brs: City of Danville—
141 Westover Drive
3060 North Main Street
Stafford County—
Stafford Courthouse
U.S. Route 17
Pittsylvania County—
140 South Main Street, Chatham

Peoples Bank of Ewing
Highway 58
Ewing 24248 (Lee County)
C.E.O.—O. B. Yeary, President
Cashier—H. D. Beaty
Brs: Lee County—
Rose Hill
U.S. Route 58, Gibson Station

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, ExVP
Cashier—D. L. Unger

Peoples Bank of Montross
Kings Highway
Montross 22520 (Westmoreland County)
C.E.O.—G. L. Hutt, President
Cashier—P. P. Carlson

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—W. J. Camden
Br: Nelson County—
State Route 6, Afton

Peoples Bank of Pound
Pound 24279 (Wise County)
C.E.O.—J. D. Hughes, ExVP
Cashier—Frank Sexton, Jr.
Brs: Wise County—
Main Street, Pound
Southwest corner of U.S. Route 23
Bypass & U.S. Route 23 Business

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401 (Stafford County)
C.E.O.—J. H. Jett, Jr., President
Cashier—J. H. Jett, Jr.
Brs: City of Fredericksburg—
1301 Jefferson Davis Highway
Stafford County—
200 White Oak Road
Stafford Courthouse, U.S. Route 1
Garrisonville

* Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078 (Henry County)
C.E.O.—I. M. Groves, Jr., President
VP Operations—F. F. Falls
Brs: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry
Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street
Henry County—
State Route 57, Stanleytown
West Side of U.S. Route 220

* Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939 (Augusta County)
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608,
Stuarts Draft
U.S. Route 11, Verona

Prince William Bank, The
110 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—R. P. Pilcher, President
Cashier—R. E. Devers
Br: Prince William County—
1120 Horner Road, Woodbridge

* Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180, (Fairfax County)
C.E.O.—R. B. Green, President
Cashier—W. L. Harrison

* Salem Bank & Trust
220 East Main Street
Salem 24153
C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Roseberry
Brs: City of Salem—
1406 Colorado Street
West Main Street

* Southern Bank
Second and Grace Streets
Richmond 23219
C.E.O.—H. H. Harris, Jr., President
Cashier—M. S. Updike
Brs: City of Richmond—
8th & Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard
City of Williamsburg—
306 South Henry Street
1635 Richmond Highway
Chesterfield County—
2141 East Hundred Road, Chester
4400 West Hundred Road, Chester
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
Henrico County—
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
James City County—
100 McLaws Circle

Southside Bank
307 Church Lane
Tappahannock 22560 (Essex County)
C.E.O.—T. M. Boyd, Jr., President
Cashier—R. W. Vaughan

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
Covington 24426
C.E.O.—D. E. Stone, Jr., President
Cashier—N. A. Prewitt

State Bank of Remington, Incorporated
Remington 22734 (Fauquier County)
C.E.O.—L. B. Olinger, President
Cashier—W. T. Freitag
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

* Suburban Bank, The
1300 East Parham Road
Richmond 23228 (Henrico County)
C.E.O.—R. W. Lake (Acting President)
Cashier—Arnold Silver
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
122 Buford Road
Henrico County—
9012 Three Chopt Road

* Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—E. G. Jenkins
Brs: Caroline County—
U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal
Hanover County—
U.S. Route 1 & State Route 657, Ashland
Spotsylvania County—
4540 Lafayette Boulevard

* United Virginia Bank
919 East Main Street
Richmond 23219
C.E.O.—J. A. Jennings, Chairman
Cashier—L. P. Flinn, Jr., Secretary
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
City of Charlottesville—
2117 Ivy Road
402 Park Street
City of Chesapeake—
2421 Bainbridge Boulevard
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Fredericksburg—
601 Caroline Street
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center
City of Manassas—
Manassas Junction Shopping Center, Centerville Road & Liberia Avenue
City of Martinsville—
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road
City of Petersburg—
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
City of Radford—
1100 Norwood Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

United Virginia Bank (Cont.)
700 Norwood Street
1st & Kent Street
1st & Denby Street
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
City of Roanoke—
1727 Peters Creek Road
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
City of Salem—
1425 West Main Street
City of South Boston—
410 Main Street
City of Staunton—
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street
City of Suffolk—
123 North Main Street
6617 Holland Road
City of Virginia Beach—
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
City of Waynesboro—
1100 West Broad Street
City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
Accomack County—
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter
Albemarle County—
U.S. Route 29, North & Rio Road
Amherst County—
U.S. Route 29, North & Dillard Road, Madison Heights
Arlington County—
3565 Lee Highway
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
Campbell County—
9604 Timberlake Road
Charlotte County—
24-26 King Street, Keysville
Chesterfield County—
10100 Hull Street Road
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Bermuda Square Shopping Center, 11551 Jefferson Davis Highway, Chester
Fairfax County—
2000 Huntington Avenue
Tysons Corner Shopping Center (D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
12th & Gunston Road, Fort Belvoir
Centennial Park Drive & Sunrise Valley Drive, Reston
Franklin County—
101 South Main Street, Rocky Mount
101 Franklin Plaza Shopping Center, Rocky Mount
Gloucester County—
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester
Halifax County—
Seventh Street, Virgilina
4027 Halifax Road, Centerville
Hanover County—
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
U.S. Route 301 & State Route 646
6008 Mechanicsville Pike, Mechanicsville
Henrico County—
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
U.S. Route 1 & Parham Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road
Henry County—
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue & Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 220 & State Route 724, Ridgeway
U.S. Route 58
James City County—
U.S. Route 60 & State Route 614, Lightfoot
Northampton County—
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox
Patrick County—
West Blue Ridge Avenue, Stuart
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building P-4307 (F)
Prince William County—
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Pulaski County—
New River Shopping Center
Routes 114 & 600
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Colonal Avenue and Electric Road
Rockbridge County—
U.S. Route 11, North
Rockingham County—
1905 East Market Street
Shenandoah County—
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg
Spotsylvania County—
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary Route 710
York County—
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail) and McLaws Circle
EFT: City of Martinsville—
Patrick Henry Mall, East Church Street
K-Mart Shopping Center, U.S. 220, South

* Virginia Bank and Trust Company
336 Main Street
Danville 24541
C.E.O.—D. C. Hastings, President
Cashier—E. G. Berkley
Brs: City of Danville—
2600 Riverside Drive
3300 North Main Street

* Virginia Capital Bank
1776 Staples Mill Road
Richmond 23230
C.E.O.—J. H. Atkinson, Jr., President
Cashier—B. G. Updike
Br: Henrico County—
5001 Lakeside Avenue

Virginia Community Bank
State Route 22 and U.S. Route 33
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—A. P. Stone
Br: Louisa County—
Southeast corner of Mineral Avenue, Second Street, Mineral

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927 (Mecklenburg County)
C.E.O.—D. T. Cox, President
Cashier—J. S. Joachim
Brs: Charlotte County—
Main Street, east side of Route 47, Drakes Branch
Mecklenburg County—
242 North Main Street, Chase City

(D-I)	Drive-In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer
(F)	Facility
*	Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313
Br: 507 King Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Br: Bank of Virginia
133 North Fairfax Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: United Virginia Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue

CITY OF BEDFORD

Br: Central Fidelity Bank
130 West Main Street

CITY OF BRISTOL

Brs: Bank of Virginia
425 State Street
1700 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway

CITY OF BUENA VISTA

Brs: Central Fidelity Bank
128 West 21st Street
1002 Magnolia Avenue

CITY OF CHARLOTTESVILLE

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29

Brs: First Virginia Bank—Central
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street

Brs: United Virginia Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Brs: 1001 Poindexter Street
601 Battlefield Boulevard, South

People's Bank of Chesapeake
320 South Battlefield Boulevard 23320
Brs: 1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Brs: Bank of Virginia
3216 Western Branch Boulevard
205 Battlefield Boulevard

Br: Central Fidelity Bank
1064 George Washington Highway

Br: United Virginia Bank
2421 Bainbridge Boulevard

CITY OF COLONIAL HEIGHTS

Br: Bank of Virginia
46 Colonial Square

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: Community Bank, The
2000 Snead Avenue

Br: First Virginia Bank—Colonial
3209 Boulevard

CITY OF COVINGTON

First Virginia Bank—Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

People's Bank of Danville
110 South Market Street 24541
Brs: 141 Westover Drive
3060 North Main Street

Virginia Bank and Trust Company
336 Main Street 24541
Brs: 2600 Riverside Drive
3300 North Main Street

Brs: Bank of Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

CITY OF EMPORIA

Brs: Central Fidelity Bank
401 South Main Street
524 North Main Street
642 South Main Street
600 East Atlantic Street

CITY OF FAIRFAX

George Mason Bank, The
11185 Main Street 22030

Br: Bank of Virginia
4087 University Drive

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br: Guaranty Bank and Trust Company
9651 Lee Highway

Br: United Virginia Bank
4085 Chain Bridge Road

CITY OF FALLS CHURCH

Br: Bank of Virginia
225 West Broad Street

Br: First American Bank of Virginia
133 South Washington Street

Br: First Virginia Bank
191 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851

Br: United Virginia Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

Brs: Bank of Virginia
1014 Charles Street
501½ Jefferson Davis Highway

Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway

Brs: First Virginia Bank
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
Mary Washington College
401 Jefferson Davis Highway

Br: Peoples Bank of Stafford, The
1301 Jefferson Davis Highway

Br: United Virginia Bank
601 Caroline Street

CITY OF GALAX

Br: Bank of Carroll
972 East Stuart Drive

Brs: Bank of Virginia
200 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

Brs: Bank of Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

Brs: First American Bank of Virginia
1 South Armistead Avenue
301 East Mercury Boulevard
Todds Lane & Big Bethel Road
2050 Coliseum Drive
3413 Armistead Avenue
30 South Mallory Street
4013 West Mercury Boulevard
4812 North Mercury Boulevard
4910 West Mercury Boulevard

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: United Virginia Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

EFT: Bank of Virginia
1229 Todds Lane

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

EFT: First American Bank of Virginia
Hampton General Hospital, 3120 Victoria Boulevard

CITY OF HARRISONBURG

Brs: First American Bank of Virginia
75 N. Mason Street
8 Pleasant Hill Road
31 Carlton Street
51 Waterman Drive

Brs: First Virginia Bank—Planters
2360 South Main Street
Valley Mall, U.S. Route 33, East

Brs: United Virginia Bank
180 East Market Street
1300 South Main Street

CITY OF HOPEWELL

Br: Central Fidelity Bank
Cavalier Square Shopping Center

Br: United Virginia Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: First American Bank of Virginia
22 South Main Street
102 Walker Street

Brs: United Virginia Bank
708 South Main Street
45 South Main Street

CITY OF LYNCHBURG

Brs: Bank of Virginia
2301 Langhorne Road
2100 Wards Road

Brs: Central Fidelity Bank
828 Main Street
7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road

Brs: United Virginia Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center

CITY OF MANASSAS

Independent Bank
8751 Sudley Road 22110

Br: 9034-A Mathis Avenue, Manassas Shopping Center

Brs: Central Fidelity Bank
9210 Church Street
8385 Sudley Road

Brs: First Virginia Bank
9100 Center Street
8650 Centreville Road

Br: United Virginia Bank
Manassas Junction Shopping Center, Centreville Road and Liberia Avenue

CITY OF MARTINSVILLE

Brs: Piedmont Trust Bank
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street

Brs: United Virginia Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street
247-251 Commonwealth Boulevard

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607

Brs: 2600 Jefferson Avenue
12437 Warwick Boulevard

Brs: Bank of Virginia
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
610 Thimble Shoals Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard

Brs: First American Bank of Virginia
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
14346 Old Courthouse Way
2015 25th Street

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: United Virginia Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

EFT: Bank of Virginia
610 Thimble Shoals Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Charlotte Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

Brs: First American Bank of Virginia
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
503 East Granby Street
6210 Virginia Beach Boulevard

First Virginia Bank of Tidewater
101 St. Paul Boulevard 23510
Brs: 901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue

Heritage Bank & Trust
841 North Military Highway 23502
Br: 200 East Plume Street

Brs: Bank of Virginia
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street

Br: Central Fidelity Bank
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, Waterside Drive & Main Street

Brs: Citizens Trust Bank
6330 Newtown Road
Old Dominion University Webb Center
7530 Tidewater Drive, Farm Fresh Super Market

Brs: United Virginia Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road

EFT: Bank of Virginia
Ghent Village Shoppes, 1355-K DeBree Avenue
333 Waterside Drive

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Bank of Virginia
20 Franklin Street
1963 South Crater Road

Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: United Virginia Bank
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street

CITY OF POQUOSON

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Citizens Trust Bank
355 Crawford Parkway 23704
Brs: 3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower Office Building
5700 Portsmouth Boulevard

Br: American Bank
306 High Street

Br: Bank of Virginia
600 Washington Street

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard

Br: Chesapeake Bank & Trust
1000 Airline Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Brs: **First American Bank of Virginia**
3315 High Street
5798 Churchland Boulevard

Br: **First Virginia Bank of Tidewater**
5100 Portsmouth Boulevard

Brs: **United Virginia Bank**
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

CITY OF RADFORD

Brs: **First Virginia Bank of the Southwest**
520 First Street, West
Norwood Street & Third Avenue

Brs: **United Virginia Bank**
1100 Norwood Street
700 Norwood Street
1st & Kent Streets
1st & Denby Streets

CITY OF RICHMOND

Bank of Virginia
800 East Main Street 23219
Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road

Central Fidelity Bank
219 East Broad Street 23219
Brs: 1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue

Consolidated Bank and Trust Company
320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

First Virginia Bank—Colonial
700 East Main Street 23219
Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Walmsley Boulevard
7023 Forest Hill Avenue
5011 Brook Road
1007 East Main Street

Southern Bank
Second and Grace Streets 23219
Brs: 8th and Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard

United Virginia Bank
919 East Main Street 23219
Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
206 East Main Street

Virginia Capital Bank
1776 Staples Mill Road 23230

Br: **Suburban Bank, The**
209 West Franklin Street

EFT: **Bank of Virginia**
3900 Patterson
Grove and Libbie Avenues

CITY OF ROANOKE

Brs: **Bank of Virginia**
First Street & Church Avenue, S.W.
5002 Airport Road, Crossroads Mall
3615 Franklin Road, S.W.

Br: **Central Fidelity Bank**
24 West Church Avenue, S.W.

Brs: **First Virginia Bank—Roanoke/West**
25 West Church Avenue, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route 460

Brs: **United Virginia Bank**
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
1727 Peters Creek Road

CITY OF SALEM

Salem Bank & Trust Company
220 East Main Street 24153
Brs: 1406 Colorado Street
West Main Street

Br: **Bank of Shawsville**
West Main Street & Kessling Avenue

Brs: **Bank of Virginia**
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets

Brs: **First Virginia Bank—Roanoke/West**
223 East Main Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

2743 West Main Street
231 College Avenue

Br: United Virginia Bank
1425 West Main Street

CITY OF SOUTH BOSTON

Br: United Virginia Bank
410 Main Street

CITY OF STAUNTON

Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

Br: First Virginia Bank of Augusta
125 North Central Avenue

Brs: Planters Bank & Trust Company of Virginia
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: United Virginia Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Br: Bank of Virginia
6423 Whaleyville Boulevard

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1703 North Main Street

Brs: United Virginia Bank
123 North Main Street
6617 Holland Road

CITY OF VIRGINIA BEACH

Bank of Virginia Beach
1613 Laskin Road 23451
Brs: 5293 Princess Anne Road
2888 Virginia Beach Boulevard
1068 Independence Boulevard
4287 Holland Road
2429 North Landing Road

Commerce Bank
3450 Pacific Avenue 23451
Brs: 4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Brs: Bank of Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive

Brs: Citizens Trust Bank
4176 South Plaza Trail
5288 Providence Road

Brs: First American Bank of Virginia
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road

Brs: United Virginia Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard

CITY OF WAYNESBORO

Br: First American Bank of Virginia
216 South Wayne Avenue

Br: First Virginia Bank of Augusta
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

Br: United Virginia Bank
1100 West Broad Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Brs: First Virginia Bank—Commonwealth
300 Second Street
171 Monticello Avenue

Brs: Southern Bank
306 South Henry Street
1635 Richmond Road

Brs: United Virginia Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

CITY OF WINCHESTER

Br: First Virginia Bank—Shenandoah Valley
2200 Valley Avenue, Ward Plaza Shopping Center

Brs: First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Corner of Pleasant Valley Road & Featherbed Lane

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418
Brs: U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417
Brs: U.S. Route 13, Onley
U.S. Route 13, New Church

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Br: Bank of Virginia
U.S. Route 13 & State Route 691, Mappsville

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley

Brs: United Virginia Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

ALBEMARLE COUNTY

Albemarle Bank and Trust Company
1425 Seminole Trail 22901
Br: Valley Street, Scottsville

First Virginia Bank—Central
U.S. Route 29, North 22906
Brs: 100 Riverbend Drive
State Route 240, Crozet Shopping Center

Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. 29 North

Br: United Virginia Bank
U.S. Route 29, North & Rio Road

ALLEGHENY COUNTY

Br: First Virginia Bank—Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002

Br: Central Fidelity Bank
20 Washington Avenue

AMHERST COUNTY

First Virginia Bank—South Central
301 Main Street
Amherst 24521
Br: Elon Road & Amherst Turnpike, Madison Heights

Br: Bank of Virginia
Seminole Shopping Center, Madison Heights

Brs: Central Fidelity Bank
617 Main Street, Amherst
U.S. Route 29 North, Madison Heights

Br: United Virginia Bank
U.S. Route 29, North & Dillard Road, Madison Heights

APPOMATTOX COUNTY

Br: Central Fidelity Bank
Corner of Moses Street & Court Street, Appomattox

ARLINGTON COUNTY

Arlington Bank
4233 Wilson Boulevard 22210
Br: 1550 Wilson Boulevard

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-I)

Brs: Bank of Virginia
1755 South Jefferson Davis Highway
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard
One Crystal Gateway, 1235 Jefferson Davis Highway

Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street

Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway

Br: Guaranty Bank and Trust Company
1410 North Cleveland Street

Brs: United Virginia Bank
3565 Lee Highway
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road

AUGUSTA COUNTY

First Virginia Bank of Augusta
1355 Greenville Avenue 24401
Brs: Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street, Stuarts Draft

Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939
Brs: Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona

Br: Bank of Rockbridge
U.S. Route 11, Greensville

BATH COUNTY

Br: First Virginia Bank—Highlands
Hot Springs

BEDFORD COUNTY

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551
Br: Central Fidelity Bank
Corner of State Route 122 & State Route 24

BLAND COUNTY

Brs: First Virginia Bank of the Southwest
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090
Br: U.S. Route 220, South, Daleville

Br: Central Fidelity Bank
Main Street, 0.5 mile east of the intersection with Water Street, Buchanan

BRUNSWICK COUNTY

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vansant

Br: Dickenson-Buchanan Bank
South side of State Route 80 at its intersection with State Route 600, Davenport

CAMPBELL COUNTY

Brs: Central Fidelity Bank
600 Main Street, Altavista
U.S. Route 460, 0.5 mile east of the Roanoke County boundary, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road

Br: Community Bank of Forest, The
9009 Timberlake Road

Brs: First Virginia Bank—South Central
U.S. Route 501 & State Route 40, Brookneal
8800 Timberlake Road

Br: United Virginia Bank
9604 Timberlake Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

Br: Bank of West Point, The
202 North Main Street, Bowling Green

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Southeast corner of Stuart & Meadowview Drives, Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville

Br: Central Fidelity Bank
Main Street, (State Route 47) Drakes Branch

Br: United Virginia Bank
24-26 King Street, Keysville

Br: Virginia Southern Bank
Main Street, East side of Route 47, Drakes Branch

CHESTERFIELD COUNTY

Brs: Bank of Virginia
Chesterfield Mall Shopping Center (ND)
7202 Midlothian Turnpike
2810 Buford Road
11450 Midlothian Turnpike
4900 Milridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road

Brs: First Virginia Bank—Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester

Brs: Southern Bank
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road, Chester
4400 West Hundred Road, Chester
2141 East Hundred Road, Chester

Br: Suburban Bank, The
122 Buford Road

Brs: United Virginia Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, Bermuda Square Shopping Center
10100 Hull Street Road

EFT: Bank of Virginia
Brandermill
7318 Midlothian Turnpike

CLARKE COUNTY

Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue

CUMBERLAND COUNTY

Br: Bank of Powhatan
Cumberland

DICKENSON COUNTY

Dickenson-Buchanan Bank
Main Street
Haysi 24256

First Virginia Bank—Citizens
Chase Street and Alley 7
Clintwood 24228

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
State Route 618
Carson 23830

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Br: U.S. Route 1 & State Route 226, Dinwiddie
Br: Bank of Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
Prince Street
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock
Br: Bank of West Point, The
U.S. Route 360, Tappahannock

FAIRFAX COUNTY

Business Bank, The
8399 Leesburg Pike
Vienna 22180

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152
Br: Springfield Plaza III, 7000 Commerce Street

Enterprise Bank Corporation
11800 Sunrise Valley Drive
Reston 22901
Br: 7787 Leesburg Pike

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna

First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
Braddock & Twinbrook Roads
1455 Chain Bridge Road, McLean
8416 Arlington Boulevard
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church

Guaranty Bank and Trust Company
8315 Lee Highway 22030
Brs: 8724 Little River Turnpike
7267 Arlington Boulevard

McLean Bank, The
6832 Old Dominion Drive
McLean 22101
Brs: 750 Walker Road, Great Falls
199 Elden Street, Herndon
6844 Old Dominion Drive, McLean

Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180
Brs: Bank of Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna
Br: Burke & Herbert Bank & Trust Company
5731 Telegraph Road
Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
Tyson's Corner, 8117 Leesburg, Pike, Vienna
5163 Leesburg Pike
7644 Richmond Highway
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield

Br: George Mason Bank, The
4400 University Drive, George Mason University

Brs: United Virginia Bank
2000 Huntington Avenue
Tyson's Corner Shopping Center, (D-I)
Tyson's Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
Centennial Park Drive & Sunrise Valley Drive, Reston
6686 Franconia Road, Springfield
6909 Old Keene Mill Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna

FAUQUIER COUNTY

State Bank of Remington, Incorporated
Remington 22734

Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

Blue Ridge Bank
North Locust Street
Floyd 24091

FRANKLIN COUNTY

First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151

Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
NE corner of State Routes 116 and 122, Boones Mill

Brs: United Virginia Bank
101 South Main Street, Rocky Mount
Franklin Plaza Shopping Center, Rocky Mount

FREDERICK COUNTY

Br: First American Bank of Virginia
U.S. Route 50

Brs: First Virginia Bank—Shenandoah Valley
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661

GILES COUNTY

Brs: First Virginia Bank—Roanoke/West
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

Brs: Bank of West Point, The
U.S. Route 17 & State Route 216, Hayes
West side of U.S. Route 17 at its intersection with U.S. Route 17, Business

Brs: First Virginia Bank—Commonwealth
Gloucester Courthouse, Gloucester
U.S. Route 17, Hayes

Brs: United Virginia Bank
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester

GOOCHLAND COUNTY

Bank of Goochland
Goochland 23063

Brs: 13500 Patterson Avenue
U.S. Route 250 & State Route 623

GREENE COUNTY

Bank of Greene
U.S. Route 29, North
Ruckersville 22968

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

Brs: Central Fidelity Bank
U.S. Route 501 & State Route 129, Halifax
70 South Main Street, Halifax

Brs: United Virginia Bank
4027 Halifax Road, Centreville
Seventh Street, Virgilina

HANOVER COUNTY

First Virginia Bank—Hanover
700 England Street
Ashland 23005

Brs: 1003 North Center Street
700 South Leadbetter Road

Brs: First Virginia Bank—Colonial
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Br: Union Bank and Trust Company
U.S. Route 1 and State Route 657, Ashland

Brs: United Virginia Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

Suburban Bank, The
1300 East Parham Road 23228

Br: 9012 Three Chopt Road

Brs: Bank of Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston
9700 Gayton Road, Gayton Crossing Shopping Center

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
109 East Nine Mile Road
7101 West Broad Street
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road

Brs: First Virginia Bank—Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road

Brs: Southern Bank
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road

Brs: United Virginia Bank
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road

Br: Virginia Capital Bank
5001 Lakeside Avenue

EFT: Bank of Virginia
5801 Bremo Road
8900 Patterson Avenue

HENRY COUNTY

Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078

Brs: State Route 57, Stanleytown
West side of U.S. Route 220

Brs: United Virginia Bank
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue and Daniels Creek Road, Collinsville
State Routes 682 & State Route 57-A, Bassett
U.S. Route 58
U.S. Route 220 & State Route 724, Ridgeway

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487
Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Br: Citizen and Farmers Bank
The northeast corner of the intersection of U.S. Route 60 and State Route 607
Br: Southern Bank
100 McLaws Circle
Br: United Virginia Bank
U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485
Brs: First Virginia Bank
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: Bank of Middlesex, The
U.S. Route 33 & State Route 670, Mattaponi
Br: Bank of West Point, The
U.S. Routes 33 & 14, Shackelfords

KING WILLIAM COUNTY

Bank of West Point, The
1681 Main Street
West Point 23181
Br: U.S. Route 360, Manquin

Citizens and Farmers Bank
8th & Main Streets
West Point 23181
Br: 14th & Main Streets, West Point
Br: Southside Bank
Aylett
EFT: Citizens and Farmers Bank
19th & King William Avenues, West Point

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482
Br: Bank of Virginia
White Stone

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58 & State Route 673, Rose Hill
South side of U.S. Route 58 near its intersection with State Route 694

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Southwest corner of Church & Institute Streets, Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248
Brs: Rose Hill
U.S. 58, Gibson Station

LOUDOUN COUNTY

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170
Br: The McLean Bank
338 East Market Street, Leesburg
Brs: Bank of Virginia
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park
Brs: First American Bank of Virginia
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
87 Sugarland Run Drive, Sterling
Corner of Mulberry & Main Street, Round Hill
431 East Main Street, Purcellville
Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

101 Enterprise Street, Sterling
212 East Market Street, Leesburg

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa 23093
Br: Southeast corner of Mineral Avenue
& Second Street, Mineral

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944
Br: 1910 Main Street, Victoria

Br: Central Fidelity Bank
Sixth & Broad Streets, Kenbridge

MECKLENBURG COUNTY

Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970
Br: Town Square Shopping Center, East,
Atlantic Street, South Hill

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927
Br: 242 North Main Street, Chase City

Brs: Bank of Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

Brs: Central Fidelity Bank
525 North Main Street, Chase City
Virginia Avenue & Fourth Street,
Clarksville

MIDDLESEX COUNTY

Bank of Middlesex, The
Cross & Prince George Streets
Urbanna 23175
Brs: Deltaville
Saluda

Br: Bank of West Point, The
U.S. Route 33 & State Route 641,
Saluda

MONTGOMERY COUNTY

Central Fidelity Bank—Christiansburg
4 East Main Street
Christiansburg 24073
Brs: 2105 Roanoke Street, Christiansburg
929 University City Boulevard,
University Mall, Blacksburg

Bank of Shawsville
Shawsville 24162

First Virginia Bank of the Southwest
985 Cambria Street, N.E. 24073
Brs: State Route 114 & U.S. Route 460,
Blacksburg
151 Country Club Drive, Blacksburg
902 Price's Fork Road, Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949
Br: State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

First Virginia Bank—Eastern Shore
Main Street, Exmore

Brs: United Virginia Bank
U.S. Route 13 & State Route 639,
Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473
Brs: U.S. Route 360, Callao
Southwest corner of U.S. Route 360
& State Route 200, Burgess

Brs: Bank of Virginia
Burgess
Reedville

Brs: First Virginia Bank
Callao
U.S. Route 360 & State Route 634,
Heathsville

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street, Blackstone,
(D-I)
210 Carter Street, Crewe

Br: Central Fidelity Bank
200 South Main Street, Blackstone

ORANGE COUNTY

Br: First Virginia Bank—Central
235 Madison Road, Orange

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

PATRICK COUNTY

Br: United Virginia Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563
Br: Westover Drive & James Road

Br: Central Fidelity Bank
2 North Main Street, Chatham

Br: Peoples Bank of Danville
140 South Main Street, Chatham

Br: United Virginia Bank
Main Street, Gretna

POWHATAN COUNTY

Bank of Powhatan
Powhatan 23139
Br: U.S. Route 60, Midlothian

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE EDWARD COUNTY

Br: Central Fidelity Bank
127 North Main Street, Farmville

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
Prince George

Br: United Virginia Bank
Fort Lee, Mahone Avenue, Building P-4307 (F)

PRINCE WILLIAM COUNTY

Prince William Bank, The
110 Graham Park Road
Dumfries 22026
Br: 1120 Horner Road, Woodbridge

Brs: Bank of Virginia
8091 Sudley Road
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge

Br: Central Fidelity Bank
2201 Old Bridge Road

Br: First American Bank of Virginia
1476 Davis Ford Road

Brs: First Virginia Bank
Washington & Jefferson Streets, Haymarket
14434 Jefferson Davis Highway, Woodbridge
7900 Sudley Road

Brs: United Virginia Bank
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shoppin Center, Woodbridge

EFT: Bank of Virginia
4383 Dale Boulevard, Woodbridge

PULASKI COUNTY

Br: Bank of Speedwell, Incorporated
1105 Bob White Boulevard

Brs: Bank of Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center

Br: First Virginia Bank of the Southwest
Lee Highway & Trinkle Avenue, Dublin

Brs: United Virginia Bank
New River Shopping Center
Routes 114 & 600

RICHMOND COUNTY

Northern Neck State Bank, Incorporated
Warsaw 22572
Br: Bank of Virginia
U.S. Route 360

ROANOKE COUNTY

First Virginia Bank—Roanoke/West
6625 Williamson Road
Roanoke 24019
Brs: 2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1942 East Washington Avenue, Vinton

Br: Bank of Virginia
901 Hardy Road, Vinton

Br: Central Fidelity Bank
4110 Brambleton Avenue, S.W.

Brs: United Virginia Bank
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue and Electric Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472
Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Br: Central Fidelity Bank
U.S. Route 130 & State Route 759, Natural Bridge Station

Br: United Virginia Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers and Merchants Bank
205 Main Street
Timberville 22853
Brs: 125 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812
Br: 238 South Main Street, Dayton

Br: First American Bank of Virginia
516 North Main Street, Bridgewater

Br: United Virginia Bank
1905 East Market Street

RUSSELL COUNTY

The First Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples, Bank, Inc.
Depot Street
Honaker 24260
Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

Brs: Bank of Virginia
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon

EFT: Bank of Virginia
Lebanon Center, Lebanon

SCOTT COUNTY

Brs: Bank of Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: United Virginia Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

Brs: Central Fidelity Bank
U.S. Route 11 & State Route 107, Chilhowie
U.S. Route 11 at Bonham Avenue, Chilhowie
U.S. Route 11 & County Route 645, Seven Mile Ford
State Route 660, Marion

SOUTHAMPTON COUNTY

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Bank of Virginia
2101 Plank Road

Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard

Br: Union Bank and Trust Company
4540 Lafayette Boulevard

Brs: United Virginia Bank
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary State Route 710

EFT: First Virginia Bank
Spotsylvania Mall

STAFFORD COUNTY

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401
Brs: Stafford Courthouse, U.S. Route 1
Garrisonville
200 White Oak Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Brs: First Virginia Bank
State Route 610 & Bafferton Boulevard
Chatham Square Shopping Center, Intersection of Butler Road & Rodney Lane

Brs: Peoples Bank of Danville, The
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

First Virginia Bank—Surry
200 East Main Street
Surry 23883

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly, 23890
Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly

Brs: Bank of Southside Virginia, The
Jarratt
Stony Creek

Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641
Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 and State Route 16, Tazewell

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630
Brs: Bank of Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

Br: First Virginia Bank—Shenandoah Valley
Royal Plaza Shopping Center, Front Royal

WASHINGTON COUNTY

First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236
Brs: U.S. Route 58, South of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 and State Route 704

Br: First Bank and Trust Company
Intersection of U.S Highway 19 & Highway 11

Brs: Central Fidelity Bank
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

WESTMORELAND COUNTY

Brs: Bank of Virginia
State Route 205, Colonial Beach
Kings Highway

Brs: First Virginia Bank
Hague
416 Colonial Avenue, Colonial Beach

Peoples Bank of Montross
Montross 22520

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Peoples Bank of Pound
Pound 24279

Brs: Main Street, Pound
Southwest corner of U.S. Route 23 Bypass & U.S. Route 23 Business

Br: Bank of Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

YORK COUNTY

First Virginia Bank—Commonwealth
1782 George Washington Memorial Highway
Grafton 23692

Br: Bank of Virginia
Grafton

Br: Central Fidelity Bank
U.S. Route 17, York Square Shopping Center, Grafton

Brs: United Virginia Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail) and McLaws Circle

(D-I)	Drive-In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer
(F)	Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

American National Bankshares Inc., P.O. Box 191, Danville, Virginia 24543
C.E.O.–Mr. James A. Motley, President
American National Bank and Trust Company, Danville

The Bank of Southside Virginia Corporation, P.O. Box 392, Carson, Virginia 23830
C.E.O.–Mr. John H. Clements, Chairman of the Board and President
The Bank of Southside Virginia, Carson

Bank of Virginia Company, P.O. Box 25970, Richmond, Virginia 23260
C.E.O.–Mr. Frederick Deane, Jr., Chairman of the Board
Bank of Virginia, Richmond

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23261
C.E.O.–Mr. Carroll L. Saine, Chairman of the Board
Central Fidelity Bank, Richmond
Central Fidelity Bank, Christiansburg, Christiansburg

Chesapeake Bank Corporation, P.O. Box 1848, Chesapeake, Virginia 23320
C.E.O–Mr. Joseph M. Fail, President
Chesapeake Bank & Trust, Chesapeake

Chesapeake Financial Shares, Inc., P.O. Box 1419, Kilmarnock, Virginia 22482
C.E.O.–Mr. D. D. Monroe, Jr., Chairman of the Board and President
Chesapeake National Bank, Kilmarnock

Citizens Trust Company, 355 Crawford St., Drawer H, Portsmouth, Virginia 23705
C.E.O.–Mr. George R. Aston, Jr., President
Citizens Trust Bank, Portsmouth

Colonial–American Bankshares Corporation, P.O. Box 13888, Roanoke, Virginia 24034
C.E.O.–Mr. William F. Hawkins, Chairman of the Board and President
The Mountain National Bank of Clifton Forge, Clifton Forge
Colonial–American National Bank, Roanoke

Community Bankshares Incorporated, P.O. Box 2166, Petersburg, Virginia 23804
C.E.O–Mr. Nathan S. Jones, III, President
The Community Bank, Petersburg

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040
C.E.O.–Mr. Warner N. Dalhouse, President
Dominion Bank of Shenandoah Valley, National Association, Bridgewater
Dominion National Bank of Fredericksburg, Fredericksburg
Dominion Bank of the Cumberlands, National Association, Haysi
Dominion Bank of Greater Hampton Roads, National Association, Norfolk
Dominion Bank of Richmond, National Association, Richmond
Dominion Bank, National Association, Roanoke
Dominion Bank of Northern Virginia, National Association, Vienna

F & M Bank Corp., P.O. Box F, Timberville, Virginia 22853
C.E.O.–Mr. Dan B. Todd, President
Farmers & Merchants Bank, Timberville

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601
C.E.O.–Mr. Wilbur M. Feltner, President
Massanutten Bank and Trust, National Association, Harrisonburg
The Suburban Bank, Richmond
Farmers and Merchants National Bank, Winchester

Fauquier National Bankshares Inc., 10 Courthouse Square, P.O. Box 561, Warrenton, Virginia 22186
C.E.O.–Mr. C. Hunton Tiffany, President
The Fauquier National Bank, Warrenton

First American Bankshares, Inc., 15th and H Streets, N.W., First American Bank Building, Washington, D.C. 20005

C.E.O.–Mr. Robert G. Stevens, President
First American Bank, N.A., Washington, D.C., Washington, D.C.
Eastern Shore National Bank, Pocomoke City, Maryland
First American Bank of Maryland, Silver Spring, Maryland
First American Bank of Virginia, McLean, Virginia

First National Bankshares, Inc., 401 Halifax St., Box 955, Emporia, Virginia 23847

C.E.O.–Mr. J. R. Gobble, Jr., President
The First National Bank of Emporia, Emporia

First National Corporation, P.O. Box 349, Strasburg, Virginia 22657

C.E.O.–Mr. Ronald F. Miller, President
The First National Bank of Strasburg, Strasburg

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

C.E.O.–Mr. Thomas K. Malone, Jr., Chairman of the Board
First Virginia Bank–South Central, Amherst
First Virginia Bank–Hanover, Ashland
First Virginia Bank–Planters, Bridgewater
First Virginia Bank–Central, Charlottesville
First Virginia Bank of the Southwest, Christiansburg
First Virginia Bank–Citizens, Clintwood
First Virginia Bank–Highlands, Covington
First Virginia Bank–Damascus, Damascus
First Virginia Bank, Falls Church
First Virginia Bank–Commonwealth, Grafton
First Virginia Bank–South, Hurt
First Virginia Bank of Tidewater, Norfolk
First Virginia Bank–Eastern Shore, Onancock
First Virginia Bank–Colonial, Richmond
First Virginia Bank–Roanoke/West, Roanoke
First Virginia Bank–Franklin County, Rocky Mount
First Virginia Bank of Augusta, Staunton
First Virginia Bank–Surry, Surry
First Virginia Bank–Shenandoah Valley, Woodstock

Fredericksburg National Bancorp, 2403 Fall Hill Ave., Box 7207, Fredericksburg, Virginia 22404

C.E.O.–Mr. Stuart H. Payne, Sr., President
The National Bank of Fredericksburg, Fredericksburg

Harvest Bancorp, Inc., P.O. Box 9, Hamilton, Virginia 22068

C.E.O–Mr. Clyde C. Lamond, III, Chairman of the Board
The Farmers & Merchants National Bank of Hamilton, Hamilton

Independent Banks of Virginia, Inc., P.O. Box 3749, Norfolk, Virginia 23514

C.E.O.–Mr. C. Phillips Kraemer, President
Heritage Bank & Trust, Norfolk

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O.–Mr. Hovey S. Dabney, President
National Bank and Trust Company, Charlottesville
Bank of Goochland, Goochland
Bank of Powhatan, Powhatan
Southern Bank, Richmond
Jefferson National Bank, Winchester

Old Point Financial Corporation, P.O. Box 3392, Hampton, Virginia 23663

C.E.O.–Mr. R. F. Shuford, President
The Old Point National Bank of Phoebus, Hampton

Page Bankshares, Inc., P.O. Box 10, Stanley, Virginia 22851

C.E.O.–Mr. D. C. Will, President
The Farmers and Merchants National Bank of Stanley, Stanley

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24112

C.E.O.–Mr. Irving M. Groves, Jr., President
Piedmont Trust Bank, Collinsville
The First National Bank of Ferrum, Ferrum
The Community Bank of Forest, Forest
Bank of Carroll, Hillsville

Shawsville Bancorp, Inc., P.O. Box 67, Shawsville, Virginia 24162

C.E.O.–M. J. E. Pearman, Sr., Chairman of the Board and President
Bank of Shawsville, Shawsville

Sovran Financial Corporation, One Commercial Place, P.O. Box 600, Norfolk, Virginia 23510

C.E.O.–Mr. C. A. Cutchins, III, Chairman
Sovran Bank, N.A., Richmond

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, Virginia 22180

C.E.O.–Mr. Ralph E. Jewell, Chairman of the Board and President
The Business Bank, Vienna

United Virginia Bankshares Incorporated, P.O. Box 26665, Richmond, Virginia 23261

C.E.O.–Mr. Joseph A. Jennings, Chairman
United Virginia Bank, Richmond

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, Virginia 23093

C.E.O.–Mr. A. Pierce Stone, Chairman of the Board, President, Treasurer
Virginia Community Bank, Louisa

TRUST SUBSIDIARIES

Bank of Virginia Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson St.
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Bank of Virginia Company, Richmond, Virginia

Bank of Virginia, Richmond, Virginia
Branch: Nassau, Bahamas
Bank of Virginia International, Richmond, Virginia (Edge Act)
Bank of Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

United Virginia Bankshares, Incorporated, Richmond, Virginia

United Virginia Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands
United Virginia Bank International, Norfolk, Virginia (Edge Act)

SAVINGS AND LOAN HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Savings and Loan Association
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

MIW Investors of Washington
First American Savings and Loan Association
1825 Eye Street, N.W.
Washington, D.C. 20006
(Authorized: June 28, 1984)

CONSOLIDATED STATEMENT OF CONDITION OF STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31

		1983 37 S&Ls 159 BRANCHES	1984 33 S&Ls 166 BRANCHES
	ASSETS		
1.	First mortgage loans	$3,690,469,517	$4,011,541,094
2.	Home improvement loans	5,557,444	6,885,471
3.	Loans on savings accounts	21,571,826	31,628,254
4.	Other loans	137,498,409	200,644,294
5.	Real estate owned	13,843,221	27,333,264
6.	Office buildings	46,697,698	44,187,306
7.	Furniture and fixtures	12,316,109	13,986,589
8.	Cash on hand and in banks	94,274,524	221,530,576
9.	Federal Home Loan Bank Stock	29,840,000	27,752,920
10.	Government obligations	329,123,624	312,640,126
11.	Other investments	302,863,486	203,895,357
12.	Other assets	228,556,542	209,312,510
13.	TOTAL ASSETS	$4,912,612,400	$5,311,377,761
	LIABILITIES		
14.	Savings accounts	$3,999,849,801	$4,177,898,210
15.	Advances from F.H.L.B.	250,860,000	294,800,000
16.	Borrowed money	288,866,478	352,348,365
17.	Loans in process	150,560,712	232,590,668
18.	Other liabilities	85,136,018	95,638,676
19.	TOTAL LIABILITIES	$4,775,273,009	$5,153,275,919
	NET WORTH		
20.	Reserves required by law	$ 47,693,429	$ 29,259,321
21.	Voluntary reserves	416,813	2,875,034
22.	Capital stock	31,572,840	28,362,596
23.	Surplus and undivided profits	57,656,309	97,604,891
24.	TOTAL NET WORTH	$ 137,339,391	$ 158,101,842
25.	TOTAL LIABILITIES & NET WORTH	$4,912,612,400	$5,311,377,761

S & L APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1984

NEW SAVINGS AND LOAN ASSOCIATION

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
9/29/83	Fairfax Savings and Loan Association, Springfield, VA	6206 Rolling Road, Springfield, Fairfax County, VA	Approved 5/10/84

MERGERS

DATE RECEIVED	APPLICANT	DISPOSITION
4/4/84	MIW Savings and Loan Association to commence savings and loan business upon the merger into it of First American Savings & Loan Association, Woodbridge, under the charter of MIW Savings and Loan Association and title of "First American Savings & Loan Association."	Approved 6/28/84

CONVERSIONS

DATE RECEIVED	APPLICANT	DISPOSITION
10/23/84	The Business Bank, Vienna, to convert into a stock savings and loan association by amendment of its articles of incorporation.	Approved 12/20/84

ACQUISITIONS UNDER SECTION 6.1-195.11 OF THE VIRGINIA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
11/21/84	Arthur G. Cohen to acquire 84% of the voting shares of Colonial Savings and Loan Association, Richmond, VA.	Approved 11/23/84

BRANCHES

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
11/23/83	Virginia Savings Bank Front Royal, VA	309 Featherbed Lane, City of Winchester, VA	Approved 2/15/84
1/26/84	Old Dominion Savings Bank Winchester, VA	North side of East Market Street at Catactin Circle, Leesburg, Loudoun County, VA	Withdrawn 3/2/84
2/3/84	Cardinal Savings and Loan Association, Richmond, VA	West side of Parham Road, 150 feet south of its intersection with Three Chopt Road, Henrico County, VA	Approved 4/17/84
2/21/84	Suburban Savings and Loan Association, Annandale, VA	Bradlee Shopping Center, 3652 King Street, City of Alexandria, VA	Approved 3/29/84
3/12/84	Suburban Savings and Loan Association, Annandale, VA	Newgate Shopping Center, 14098 Lee Highway, Centreville, Fairfax County, VA	Approved 5/14/84
5/3/84	Shore Savings and Loan Association, Accomac, VA	South side of Maddox Boulevard, Rt. T-2113, Chincoteague, Accomack County, VA	Approved 6/21/84
5/18/84	Providence Savings and Loan Association, Vienna, VA	Corner of Burke Centre Parkway & Roberts Parkway, Town Center Shopping Center, Burke, Fairfax County, VA	Approved 7/12/84
8/3/84	United Savings Bank Vienna, VA	8219 Leesburg Pike, Suite 150, Vienna, VA	Approved 10/29/84
9/23/84	United Savings Bank Vienna, VA	10777 Main Street, Suite 105, City of Fairfax, VA	Approved 12/20/84
10/5/84	First American Savings & Loan Association, Woodbridge, VA	Bragg Road, Village Square Shopping Center, Spotsylvania County, VA	Pending
12/14/84	Mutual Savings and Loan Association of Virginia	500 Main Street, City of Danville, VA	Pending

S & L APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1984

MAIN OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION		DISPOSITION
6/18/84	Mutual Savings and Loan Association, Danville, VA	From:	500 Main Street, City of Danville, VA	Approved 7/30/84
		To:	Tract 4, Tower Drive, City of Danville, VA	

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION		DISPOSITION
2/23/84	Shore Savings and Loan Association, Accomac, VA	From:	Maddox Boulevard, Chincoteague, Accomack County, VA (Authorized, unopened)	Approved 3/23/84
		To:	109 South Main Street, Chincoteague, Accomack County, VA	
4/16/84	First American Savings & Loan Association, Woodbridge, VA	From:	14098 Lee Highway, Centreville, Fairfax County, VA	Approved 6/18/84
		To:	13826 Lee Highway, Centreville, Fairfax County, VA	
6/14/84	United Savings Bank Vienna, VA	From:	1500 North Beauregard Road, Suite 110, City of Alexandria, VA	Approved 7/12/84
		To:	3829-A South George Mason Drive, Fairfax County, VA	
8/2/84	Guaranty Savings and Loan Association, Charlottesville, VA	From:	722 West Rio Road, Albemarle County, VA	Approved 8/31/84
		To:	1700 Seminole Trail, Albemarle County, VA	
8/24/84	Lincoln Savings and Loan Association, Richmond, VA	From:	3605 Mechanicsville Turnpike, Henrico County, VA	Approved 10/3/84
		To:	3635 Mechanicsville Turnpike, Henrico County, VA	

SAVINGS AND LOAN STATUS CHANGES IN 1984

MERGERS

March	1	Old Dominion Savings Bank, Winchester, merged into First National Bank of the Valley, Luray, under the charter of the latter and title of "Jefferson National Bank."
April	23	Galax Savings and Loan Association, Galax, merged into Patrick Henry National Bank, Bassett, under the charter and title of "Patrick Henry National Bank."
September	28	MIW Savings and Loan Association, Woodbridge, to commence savings and loan business upon the merger into it of First American Savings & Loan Association, Woodbridge, under the charter of MIW Savings and Loan Association and title of "First American Savings & Loan Association."

SAVINGS AND LOAN STATUS CHANGES IN 1984

CONVERSIONS

February	27	First Commonwealth Savings & Loan Association, Alexandria, converted from a mutual to a stock association.
July	2	Northern Virginia Savings and Loan Association, Arlington, converted into a Federal Savings & Loan Association, under the title of "Northern Virginia Savings & Loan Association, F.S.A."
July	31	Virginia First Savings and Loan Association, Petersburg, converted into a Federal Savings & Loan Association, under the title of "Virginia First Savings, F.S.B."

BRANCH OPENINGS

March	30	Virginia Savings Bank, Front Royal, opened its branch office at 309 Featherbed Lane, City of Winchester, VA.
April	2	Suburban Savings and Loan Association, Annandale, opened its branch office at 3652 King Street, City of Alexandria, VA.
July	12	Virginia Savings Bank, Front Royal, opened its branch office on the southwest corner of the intersection of U.S. Route 11 and State Route 670, Town of Woodstock, Shenandoah County, VA.
July	16	Shore Savings and Loan Association, Accomac, opened its branch office at 109 South Main Street, Chincoteague, Accomack County, VA.
July	23	First Colonial Savings Bank, Hopewell, opened its branch office at 2208 Boulevard, City of Colonial Heights, VA.
July	28	Suburban Savings and Loan Association, Annandale, opened its branch office at the Newgate Shopping Center, 14098 Lee Highway, (U.S. Route 29), Centreville, Fairfax County, VA.
December	21	Providence Savings and Loan Association, Vienna, opened its branch office at the corner of Burke Centre Parkway and Roberts Parkway, in the Burke Town Center Shopping Center, Burke, Fairfax County, VA.

BRANCH OFFICE RELOCATIONS

January	23	First American Savings & Loan Association, Woodbridge, moved its branch office from 2215 Old Bridge Road, Woodbridge, Prince William County, to 12771 Harbor Drive, Woodbridge, Prince William County, VA.

BRANCH CLOSINGS

February	17	Mutual Saving and Loan Association, Danville, closed its office at 4018 Halifax Road, South Boston, Halifax County, VA.
June	29	Commonwealth Savings and Loan Association, Manassas, closed its branch office at 7410 Sudley Road, City of Manassas, VA.

NAME CHANGES

May	1	United Savings and Loan Association, Vienna, changed its name to United Savings Bank.
November	1	Liberty Savings and Loan Association, Warrenton, changed its name to Liberty Savings Bank.
December	12	Fairfax Savings and Loan Association, Vienna, changed its name to Fairfax Savings Bank.

STATEMENT OF CONDITION

		SL-191 SHORE SAVINGS AND LOAN ASSOCIATION ACCOMAC	SL-217 FIRST COMMON-WEALTH SAVINGS & LOAN ASSOCIATION ALEXANDRIA
		4 OFFICES	2 OFFICES
	ASSETS		
1.	First mortgage loans	$18,235,000	$ 55,074,216
2.	Home improvement loans	36,000	13,116
3.	Loans on savings accounts	177,000	593,468
4.	Other loans	302,000	317,485
5.	Real estate owned	—	—
6.	Office buildings	229,000	1,079,354
7.	Furniture and fixtures	44,000	113,104
8.	Cash on hand and in banks	201,000	910,753
9.	Federal Home Loan Bank Stock	161,000	514,500
10.	Government obligations	800,000	918,742
11.	Other investments	1,076,000	2,515,060
12.	Other assets	264,000	766,914
13.	TOTAL ASSETS	$21,525,000	$62,816,712
	LIABILITIES		
14.	Savings accounts	$19,666,000	$55,188,886
15.	Advances from F.H.L.B.	—	4,000,000
16.	Borrowed money	675,000	—
17.	Loans in process	—	491,925
18.	Other liabilities	148,000	144,458
19.	TOTAL LIABILITIES	$20,489,000	$59,825,269
	NET WORTH		
20.	Reserves required by law	$ 550,000	$ —
21.	Voluntary reserves	—	—
22.	Capital stock	100,000	180,422
23.	Surplus and undivided profits	386,000	2,811,021
24.	TOTAL NET WORTH	$ 1,036,000	$ 2,991,443
25.	TOTAL LIABILITIES & NET WORTH	$21,525,000	$ 62,816,712

*Mutual Association

DECEMBER 31, 1984

SL-173 SUBURBAN SAVINGS AND LOAN ASSOCIATION ANNANDALE 14 OFFICES	SL-229 CAROLINE SAVINGS AND LOAN ASSOCIATION BOWLING GREEN 1 OFFICE	SL-267 GUARANTY SAVINGS AND LOAN ASSOCIATION CHARLOTTESVILLE 2 OFFICES	SL-37 *MUTUAL SAVINGS AND LOAN ASSOCIATION OF VIRGINIA DANVILLE 4 OFFICES	SL-85 *FREDERICKSBURG SAVINGS AND LOAN ASSOCIATION FREDERICKSBURG 3 OFFICES	
$301,676,195	$10,584,089	$19,360,798	$55,306,822	$185,853,636	1
—	172,703	—	12,370	—	2
1,926,423	127,267	79,193	61,008	863,755	3
972,236	696,428	2,430,691	1,734,435	3,656,844	4
50,615	—	—	225,644	326,975	5
11,294,731	206,528	58,154	851,274	1,850,423	6
733,560	6,849	201,077	228,960	816,694	7
6,263,011	498,058	3,929,218	277,529	2,545,084	8
2,479,200	109,700	136,600	591,120	1,582,200	9
1,000,000	200,250	2,456,265	1,062,421	34,497,866	10
15,817,159	685,077	—	9,050,795	18,995,850	11
8,997,899	482,092	465,789	985,699	2,087,395	12
$351,211,028	$13,769,041	$29,117,787	$70,388,079	$253,076,722	13
$275,282,129	$12,395,141	$26,710,863	$65,558,811	$230,237,402	14
43,100,000	500,000	—	—	—	15
1,260,310	3,902	—	—	—	16
10,481,345	—	568,617	—	4,078,872	17
8,605,807	245,286	191,210	502,811	3,928,729	18
$338,729,591	$13,144,329	$27,470,690	$66,061,623	$238,245,003	19
$ —	$ 110,030	$ —	$ 1,400,319	$ 9,099,898	20
—	—	—	—	—	21
212,608	225,965	671,460	—	—	22
12,268,830	288,717	975,637	2,926,137	5,731,821	23
$ 12,481,438	$ 624,712	$ 1,647,097	$ 4,326,456	$ 14,831,719	24
$351,211,028	$13,769,041	$29,117,787	$70,388,079	$253,076,722	25

STATEMENT OF CONDITION

		SL-216 VIRGINIA SAVINGS BANK FRONT ROYAL 3 OFFICES	SL-276 STANDARD SAVINGS AND LOAN ASSOCIATION GRUNDY 1 OFFICE
	ASSETS		
1.	First mortgage loans	$18,794,610	$ 3,559,549
2.	Home improvement loans	22,696	—
3.	Loans on savings accounts	144,123	145,730
4.	Other loans	605,026	2,894,975
5.	Real estate owned	123,983	90,162
6.	Office buildings	857,704	184,600
7.	Furniture and fixtures	113,773	24,153
8.	Cash on hand and in banks	3,961,714	4,937,476
9.	Federal Home Loan Bank Stock	135,000	58,300
10.	Government obligations	16,957	—
11.	Other investments	2,000,000	—
12.	Other assets	440,520	104,465
13.	TOTAL ASSETS	$27,216,106	$11,999,410
	LIABILITIES		
14.	Savings accounts	$25,258,867	$ 9,841,815
15.	Advances from F.H.L.B.	100,000	—
16.	Borrowed money	10,575	—
17.	Loans in process	393,242	—
18.	Other liabilities	236,528	480,631
19.	TOTAL LIABILITIES	$25,999,212	$10,322,446
	NET WORTH		
20.	Reserves required by law	$ —	$ —
21.	Voluntary reserves	—	—
22.	Capital stock	887,970	1,063,000
23.	Surplus and undivided profits	328,924	613,964
24.	TOTAL NET WORTH	$ 1,216,894	$ 1,676,964
25.	TOTAL LIABILITIES & NET WORTH	$27,216,106	$11,999,410

*Mutual Association

DECEMBER 31, 1984

SL-111	SL-228	SL-45	SL-201	SL-142	
*PEOPLE'S SAVINGS AND LOAN ASSOCIATION	FIRST COLONIAL SAVINGS BANK	*THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCHBURG, INCORPORATED	COMMONWEALTH SAVINGS AND LOAN ASSOCIATION	*IMPERIAL SAVINGS & LOAN ASSOCIATION, INCORPORATED	
HAMPTON	HOPEWELL	LYNCHBURG	MANASSAS	MARTINSVILLE	
1 OFFICE	5 OFFICES	5 OFFICES	1 OFFICE	1 OFFICE	
$11,847,399	$56,420,973	$113,898,961	$53,179,640	$3,030,629	1
—	174,764	412,122	89,804	630,260	2
903,370	90,391	1,420,123	561,039	272,260	3
334,926	11,092,386	672,000	3,407,344	219,324	4
116,285	893,144	214,299	181,250	17,501	5
228,704	808,123	997,374	660,729	72,370	6
76,649	73,306	144,354	95,794	11,092	7
299,611	1,461,876	1,444,261	3,636,503	1,727,674	8
96,700	397,500	1,028,400	485,000	29,900	9
—	11,373,799	6,554,000	250,000	195,801	10
3,320,000	7,200,119	9,091,659	600,000	2,600	11
545,237	3,489,776	1,578,631	2,811,875	18,933	12
$17,768,881	$93,476,157	$137,456,184	$65,958,978	$6,228,345	13
$15,990,783	$80,787,825	$127,649,730	$56,737,753	$5,835,039	14
100,000	5,500,000	1,150,000	2,000,000	100,000	15
130,416	1,696,797	—	—	—	16
314,145	1,437,117	—	3,744,927	33,504	17
276,979	2,279,149	1,078,466	977,283	27,324	18
$16,812,323	$91,700,888	$129,878,196	$63,459,963	$5,995,867	19
$ 381,011	$ 203,614	$ 3,362,289	$ 429,964	$ 153,286	20
108,028	—	—	—	—	21
—	735,917	—	912,996	—	22
467,519	835,738	4,215,699	1,156,055	79,191	23
$ 956,558	$ 1,775,269	$ 7,577,988	$ 2,499,015	$ 232,478	24
$17,768,881	$93,476,157	$137,456,184	$65,958,978	$6,228,345	25

STATEMENT OF CONDITION

	SL-253 McLEAN SAVINGS AND LOAN ASSOCIATION McLEAN 2 OFFICES	SL-84 *NEWPORT NEWS SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS 8 OFFICES
ASSETS		
1. First mortgage loans	$245,068,663	$248,154,294
2. Home improvement loans	—	130,170
3. Loans on savings accounts	492,749	926,007
4. Other loans	6,618,423	19,053,910
5. Real estate owned	5,875,988	74,803
6. Office buildings	1,888,470	3,290,933
7. Furniture and fixtures	854,491	377,210
8. Cash on hand and in banks	1,324,320	3,008,668
9. Federal Home Loan Bank Stock	1,400,000	2,035,700
10. Government obligations	—	29,482,757
11. Other investments	10,000,841	22,197,494
12. Other assets	6,882,874	11,760,513
13. TOTAL ASSETS	$280,406,819	$340,492,459
LIABILITIES		
14. Savings accounts	$226,833,884	$242,087,050
15. Advances from F.H.L.B.	23,000,000	36,050,000
16. Borrowed money	5,854,100	46,860,040
17. Loans in process	7,774,167	—
18. Other liabilities	6,588,481	5,835,550
19. TOTAL LIABILITIES	$270,050,632	$330,832,640
NET WORTH		
20. Reserves required by law	$ 92,762	$ 5,192,495
21. Voluntary reserves	—	2,490,000
22. Capital stock	241,596	—
23. Surplus and undivided profits	10,021,829	1,977,324
24. TOTAL NET WORTH	$ 10,356,187	$ 9,659,819
25. TOTAL LIABILITIES & NET WORTH	$280,406,819	$340,492,459

*Mutual Associations

DECEMBER 31, 1984

SL-223 BLACK DIAMOND SAVINGS BANK NORTON	SL-112 *ELIZABETH BUILDING AND LOAN ASSOCIATION, INCORPORATED PORTSMOUTH	SL-141 *HOMESTEAD SAVINGS AND LOAN ASSOCIATION PORTSMOUTH	SL-264 SENTINEL SAVINGS BANK RICHLANDS	SL-282 CARDINAL SAVINGS AND LOAN ASSOCIATION RICHMOND	
3 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES	2 OFFICES	
$22,271,878	$3,228.187	$ 7.106.876	$ 8,795,096	$ 97,632,845	1
735,250	—	2.274.816	—	677	2
251,019	—	53.368	370,423	210,402	3
1,545,358	—	—	1,579,734	147,284	4
297,851	—	—	131,887	595,955	5
486,564	—	131.864	263,223	379,995	6
69,372	3,004	28.219	63,468	120,110	7
750,884	234,200	258.348	2,320,627	1,382,298	8
211,300	—	74.500	91,700	407,300	9
1,299,555	—	—	4,426,926	27,493,348	10
900,000	—	817,637	—	1,326,530	11
287,245	12,194	20,889	423,212	7,713,179	12
$29,106,276	$3,477,585	$10,766,517	$18,466,296	$137,409,923	13
$26,937,139	$1,167,058	$9,852,215	$17,165,991	$ 84,216,551	14
1,300,300	—	100,000	—	4,250,000	15
—	1,903,819	—	—	36,116,982	16
67,733	—	—	12,668	5,699,610	17
273,114	94,622	82,382	90,079	3,275,651	18
$28,577,986	$3,165,499	$10,034,597	$17,268,738	$133,558,794	19
$ 295,903	$ 92,365	$ 201,953	$ 21,500	$ —	20
36,745	—	142,690	—	—	21
974,676	—	—	884,840	1,832,761	22
(779,034)	219,721	387,277	291,218	2,018,368	23
$ 528,290	$ 312,086	$ 731,920	$ 1,197,558	$ 3,851,129	24
$29,106,276	$3,477,585	$10,766,517	$18,466,296	$137,409,923	25

STATEMENT OF CONDITION

		SL-225	SL-209
		COLONIAL SAVINGS AND LOAN ASSOCIATION	HERITAGE SAVINGS AND LOAN ASSOCIATION
		RICHMOND	RICHMOND
		8 OFFICES	13 OFFICES
	ASSETS		
1.	First mortgage loans	$133,543,000	$387,048,830
2.	Home improvement loans	—	—
3.	Loans on savings accounts	739,000	1,641,710
4.	Other loans	4,098,000	—
5.	Real estate owned	561,000	4,864,458
6.	Office buildings	604,000	2,607,347
7.	Furniture and fixtures	327,000	536,781
8.	Cash on hand and in banks	38,452,000	67,825,305
9.	Federal Home Loan Bank Stock	1,103,200	2,961,800
10.	Government obligations	44,774,000	8,732,703
11.	Other investments	14,681,000	—
12.	Other assets	20,296,800	34,121,352
13.	TOTAL ASSETS	$259,179,000	$510,339,486
	LIABILITIES		
14.	Savings accounts	$190,732,000	$481,036,829
15.	Advances from F.H.L.B.	13,600,000	4,300,000
16.	Borrowed money	44,524,000	6,685,130
17.	Loans in process	1,395,000	—
18.	Other liabilities	4,817,000	10,658,893
19.	TOTAL LIABILITIES	$255,068,000	$502,680,852
	NET WORTH		
20.	Reserves required by law	$ —	$ 2,145,816
21.	Voluntary reserves	—	—
22.	Capital stock	4,204,000	630,000
23.	Surplus and undivided profits	(93,000)	4,882,818
24.	TOTAL NET WORTH	$ 4,111,000	$ 7,658,634
25.	TOTAL LIABILITIES & NET WORTH	$259,179,000	$510,339,486

*Mutual Association

DECEMBER 31, 1984

SL-239	SL-226	SL-15	SL-179	SL-200	
INVESTORS SAVINGS AND LOAN ASSOCIATION	LINCOLN SAVINGS AND LOAN ASSOCIATION	*SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION	PROVIDENCE SAVINGS AND LOAN ASSOCIATION	UNITED SAVINGS BANK	
RICHMOND	RICHMOND	ROANOKE	VIENNA	VIENNA	
21 OFFICES	6 OFFICES	5 OFFICES	9 OFFICES	6 OFFICES	
$608,102,972	$98,171,455	$53,947,088	$146,936,883	$206,477,557	1
399,939	48,448	160,092	—	397,527	2
1,214,326	667,053	270,781	1,235,467	11,779,163	3
67,775,183	18,097,796	815,478	3,903,766	24,302,019	4
1,386,776	5,125,384	50,000	—	191,137	5
3,213,658	924,558	2,734,524	1,332,573	408,586	6
4,745,141	675,868	196,954	333,878	1,160,101	7
10,375,531	18,400,743	866,841	2,671,397	17,081,639	8
3,201,800	1,022,700	449,000	1,191,100	942,500	9
56,884,432	25,846,299	6,013,200	2,926,919	—	10
35,942,515	1,840,139	1,228,657	7,344,136	10,802,607	11
53,221,260	8,159,766	313,492	1,750,593	3,887,153	12
$846,463,533	$178,980,209	$67,046,107	$169,626,712	$277,429,989	13
$607,397,924	$136,856.158	$58,456,858	$149,784,147	$194,649,544	14
30,000,000	14,650,000	5,950,000	3,250,000	14,050,000	15
144,878,572	12,575,341	—	—	7,000,000	16
35,851,135	8,505,888	221,048	9,736,462	44,159,003	17
15,217,662	4,371,219	762,147	1,956,417	4,387,804	18
$833,345,293	$176,958,606	$65,390,053	$164,727,026	$264,246,351	19
$ —	$ —	$ —	$ 4,517,812	$ —	20
—	—	—	—	—	21
2,832,516	911,326	—	1,205,585	3,069,405	22
10,285,724	1,110,277	1,656,054	(823,711)	10,114,233	23
$ 13,118,240	$ 2,021,603	$ 1,656,054	$ 4,899,686	$ 13,183,638	24
$846,463,533	$178,980,209	$67,046,107	$169,626,712	$277,429,989	25

STATEMENT OF CONDITION

	SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH 4 OFFICES	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON 9 OFFICES
ASSETS		
1. First mortgage loans	$39,096,935	$333,158,463
2. Home improvement loans	1,013,032	8,958
3. Loans on savings accounts	440,524	928,026
4. Other loans	4,079,201	2,793,477
5. Real estate owned	74,619	970,192
6. Office buildings	—	2,965,284
7. Furniture and fixtures	—	545,910
8. Cash on hand and in banks	1,031,025	888,278
9. Federal Home Loan Bank Stock	291,200	2,285,000
10. Government obligations	—	31,851,511
11. Other investments	1,775,320	2,550,820
12. Other assets	284,372	10,662,600
13. TOTAL ASSETS	$48,086,228	$389,608,519
LIABILITIES		
14. Savings accounts	$44,263,492	$300,323,264
15. Advances from F.H.L.B.	—	42,150,000
16. Borrowed money	—	20,840,963
17. Loans in process	—	13,960,820
18. Other liabilities	405,244	4,369,245
19. TOTAL LIABILITIES	$44,668,736	$381,644,292
NET WORTH		
20. Reserves required by law	$ —	$ 836,399
21. Voluntary reserves	—	—
22. Capital stock	2,115,660	535,133
23. Surplus and undivided profits	1,301,832	6,592,695
24. TOTAL NET WORTH	$ 3,417,492	$ 7,964,227
25. TOTAL LIABILITIES & NET WORTH	$48,086,228	$389,608,519

*Mutual Association

DECEMBER 31, 1984

SL-252 LIBERTY SAVINGS BANK WARRENTON 1 OFFICE	SL-289 FIRST AMERICAN SAVINGS & LOAN ASSOCIATION WOODBRIDGE 14 OFFICES	SL-244 MOUNTAIN SECURITY SAVINGS BANK WYTHEVILLE 4 OFFICES	
$49,939,777	$303,874,277	$112,163,501	1
—	5,197	147,530	2
293,221	2,276,419	473,446	3
1,326,290	11,572,028	3,600,247	4
—	805,343	4,088,013	5
1,315,195	1,634,498	626,966	6
350,251	409,607	505,859	7
2,379,744	7,388,175	12,796,583	8
400,000	1,250,000	630,000	9
11,082,375	2,500,000	—	10
100,000	18,165,000	3,868,340	11
1,844,368	21,084,125	3,587,297	12
$69,031,221	$370,964,669	$142,487,782	13
$46,115,023	$229,920,647	$122,961,391	14
8,000,000	25,000,000	12,600,000	15
2,000,000	19,332,418	—	16
9,683,709	68,958,663	5,021,068	17
755,709	11,610,627	964,169	18
$66,554,441	$354,822,355	$141,546,628	19
$ 43,493	$ —	$ 128,411	20
—	—	97,571	21
1,354,230	500,000	2,080,530	22
1,079,057	15,642,314	(1,365,358)	23
$ 2,476,780	$ 16,142,314	$ 941,154	24
$69,031,221	$370,964,669	$142,487,782	25

ALPHABETICAL LISTINGS BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

(S) Black Diamond Savings Bank
440 Park Avenue
Norton 24273
Year Opened—1973
C.E.O.—D. M. Greene

Brs: Lee County–
700 East Morgan Avenue, Pennington Gap
Tazewell County–
122 Fairfax Avenue, Richlands

(S) Cardinal Savings and Loan Association
616 East Franklin Street
Richmond 23219
Year Opened—1981
C.E.O.—M. C. Harlow, III

Br: Chesterfield County–
1919 West Huguenot Road

(S) Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
C.E.O.—W. R. Southworth

(S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
C.E.O.—O. H. Harris

Brs: City of Richmond–
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County–
10041 Midlothian Turnpike
Henrico County–
6201 River Road
Laburnum & Finley Street
7923 West Broad Street
Powhatan County–
State Route 671 & U.S. Route 60, Flat Rock

(S) Commonwealth Savings and Loan Association
9201 West Church Street, P.O. Box 527
Manassas 22110
Year Opened—1967
C.E.O.—H. W. Evans, Jr.

(M) Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street, P.O. Box 340
Lynchburg 24505
Year Opened—1914
C.E.O.—W. J. Conner

Brs: City of Lynchburg–
2015 Wards Road
3309 Old Forest Road
Amherst County–
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

(M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
C.E.O.—C. O. Barclay, Jr.

(S) First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191 (Prince William County)
Year Opened—1963
C.E.O.—J. H. Harrison

Brs: City of Fredericksburg–
1316 Jefferson Davis Highway
City of Manassas–
9514 West Center Street
135 Manassas Mall
City of Virginia Beach–
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Fairfax County–
14098 Lee Highway, Centreville
Fauquier County–
276 Lee Highway, Warrenton
Loudoun County–
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg
Prince William County–
13953 Jefferson Davis Highway, Woodbridge
12771 Harbor Drive, Woodbridge
Stafford County–
1396 Garrisonville Road

(S) First Colonial Savings Bank
5100 Oaklawn Boulevard, P.O. Box 1211
Hopewell 23860
Year Opened—1975
C.E.O.—J. C. Stewart

Brs: City of Colonial Heights–
2208 Boulevard
City of Petersburg–
1883 South Crater Road
Dinwiddie County–
U.S. Route 1, Dinwiddie Courthouse, Dinwiddie
Nottoway County–
Blackstone Shopping Center, Blackstone

(S) First Commonwealth Savings & Loan Association
301 South Washington Street
Alexandria 22314
Year Opened—1969
C.E.O.—J. R. Connor (Acting)

Br: City of Alexandria–
501 King Street

(M) Fredericksburg Savings and Loan Association
400 George Street
Fredericksburg 22401

ALPHABETICAL LISTINGS BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Year Opened—1922
C.E.O.—Lawrence McMurtry

Brs: Spotsylvania County–
4535 Lafayette Boulevard
Stafford County–
State Route 610, Garrisonville

(S) Guaranty Savings and Loan Association
206 Fifth Street, N.E., P.O. Box 1305
Charlottesville 22902
Year Opened—1981
C.E.O.—M. H. McKeever

Br: Albemarle County–
722 West Rio Road

(S) Heritage Savings and Loan Association
500 Forest Avenue
Richmond 23229 (Henrico County)
Year Opened—1967
C.E.O.—E. M. Cockrell, Jr.

Brs: City of Richmond–
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street
1001 East Main Street
Chesterfield County–
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike
Hanover County–
2373 Atlee Road, Atlee Square Shopping Center
Henrico County–
4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

(M) Homestead Savings and Loan Association
3001 High Street
Portsmouth 23707
Year Opened—1928
C.E.O.—R. C. Reinhold

(M) Imperial Savings & Loan Association, Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
C.E.O.—W. B. Muse, Jr.

(S) Investors Savings and Loan Association
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
C.E.O.—R. G. Butcher, Jr.

Brs: City of Charlottesville–
2033 Ivy Road
310 East Main Street
City of Chesapeake–
1028 Battlefield Boulevard
City of Harrisonburg–
Mason and Gay Streets
City of Portsmouth–
3325 High Street
600 Crawford Street
City of Richmond–
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
5007 Brook Road
City of Suffolk–
8837 Eclipse Drive
City of Virginia Beach–
3664 Virginia Beach Boulevard
1115 First Colonial Road
City of Winchester–
426 Weems Lane
Chesterfield County–
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive
Hanover County–
5711 Mechanicsville Pike, Mechanicsville
Henrico County–
9605 Gayton Road
Rockingham County–
U.S. Route 33 and State Route 974

EFT: Henrico County–
Corner of Gayton and Gaskins Road

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186 (Fauquier County)
Year Opened—1960
C.E.O.—T. L. May

Brs: City of Charlottesville–
300 Preston Avenue
City of Lynchburg–
2120 Langhorne Road
City of Roanoke–
130 Church Avenue, S.W.
Albemarle County–
1705 Seminole Trail
Culpeper County–
701 South Main Street
Loudoun County–
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg
Page County–
20 East Luray Shopping Center, Luray

(S) Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1978
C.E.O.—J. L. Burleson

(S) Lincoln Savings and Loan Association
8907 Patterson Avenue
Richmond 23234 (Henrico County)
Year Opened—1974
C.E.O.—C. K. Beck

ALPHABETICAL LISTINGS BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

Brs: City of Richmond–
1108 East Main Street
Chesterfield County–
4121 Meadowdale Boulevard
11655 Midlothian Turnpike
Henrico County–
3605 Mechanicsville Pike
5801 Patterson Avenue

(S) McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
C.E.O.—J. E. Harn, II

Brs: Fairfax County–
11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean

(S) Mountain Security Savings Bank
185 East Main Street
Wytheville 24382 (Wythe County)
Year Opened—1975
C.E.O.—F. M. Kellerman (Acting)

Brs: City of Galax–
605 East Stuart Drive
Giles County–
602 Wenonah Avenue, Pearisburg
Tazewell County–
427 Virginia Avenue, Bluefield

(M) Mutual Savings and Loan Association of Virginia
500 Main Street
Danville 24541
Year Opened—1907
C.E.O.—Russell Perkins

Brs: City of Danville–
539 Arnett Boulevard
600 West Main Street
Henry County–
U.S. Route 220 & Sunset Road, Collinsville

(M) Newport News Savings and Loan Association
301 Hiden Boulevard
Newport News 23606
Year Opened—1887
C.E.O.—J. W. Hogge, Jr.

Brs: City of Hampton–
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News–
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
James City County–
1312 Jamestown Road
York County–
2018 U.S. Route 17, Grafton Shopping Center, Grafton

(M) People's Savings and Loan Association
101 North Armistead Avenue
Hampton 23669
Year Opened—1889
C.E.O.—J. E. Coles

(S) Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180 (Fairfax County)
Year Opened—1959
C.E.O.—R. S. Faett

Brs: City of Alexandria–
3500 Mount Vernon Avenue
231 South Van Dorn Street
Fairfax County–
6120 Rose Hill Drive
8702 Richmond Highway
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Corner of Burke Centre Parkway & Roberts Parkway, Burke Town Center Shopping Center, Burke

(S) Seaboard Savings and Loan Association
501 South Independence Boulevard
Virginia Beach 23452
Year Opened—1977
C.E.O.—C. W. Keel

Brs: City of Norfolk–
100 East Main Street
City of Portsmouth–
6201 Portsmouth Boulevard
City of Virginia Beach–
2943 Shore Drive, Be-Lo Shopping Center

(S) Sentinel Savings Bank
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
C.E.O.—C. B. Cowan

Br: Tazewell County–
710 East Riverside Drive

(S) Shore Savings and Loan Association
U.S. Route 13, P.O. Box 90
Accomac 23301 (Accomack County)
Year Opened—1962
C.E.O.—Collins Snyder

Brs: Northampton County–
U.S. Route 13, Cheriton
Bank Street, Exmore
109 South Main Street, Chincoteague

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
C.E.O.—B. L. Rakes

Brs: City of Roanoke–
1611 Hershberger Road, N.W.

ALPHABETICAL LISTINGS BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1984

City of Salem–
40 West Main Street
Roanoke County–
2133 Electric Road, S.W.
200 Maple Street, Vinton

(S) **Standard Savings and Loan Association**
Highway 460 at Hill Street
Grundy 24614 (Buchanan County)
Year Opened—1980
C.E.O.—D. S. Hagy (Acting)

(S) **Suburban Savings and Loan Association**
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened—1957
C.E.O.—W. R. Cross
Brs: City of Alexandria–
3652 King Street
City of Charlottesville–
1709 Emmet Street
Arlington County–
4054 South 28th Street
2444 North Harrison Street
Fairfax County–
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Newgate Shopping Center, 14098 Lee Highway, Centreville
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

(S) **United Savings Bank**
501 Maple Avenue, West
Vienna 22180 (Fairfax County)
Year Opened—1965
C.E.O.—H. D. Orebaugh
Brs: City of Alexandria–
1500 North Beauregard Street
Arlington County–
3709 Columbia Pike
3141 Lee Highway
Fairfax County–
9450 Arlington Boulevard
9527 Braddock Road

(S) **Virginia Savings Bank**
Commerce Avenue & Sixth Street, P.O. Box 1238
Front Royal 22630 (Warren County)
Year Opened—1980
C.E.O.—K. E. Coons
Brs: City of Winchester–
309 Featherbed Lane
Shenandoah County–
Corner of the Intersection of U.S. Route 11 & State Route 670, Woodstock

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(M) Mutual Association
(S) Stock Association

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan Association
301 South Washington Street 22314
Br: 501 King Street

Brs: Providence Savings and Loan Association
3500 Mount Vernon Avenue
231 South Van Dorn Street

Br: Suburban Savings and Loan Association
3652 King Street

Br: United Savings Bank
1500 North Beauregard Street

CITY OF CHARLOTTESVILLE

Guaranty Savings and Loan Association
206 Fifth Street, N.E. 22902

Brs: Investors Savings and Loan Association
2033 Ivy Road
310 East Main Street

Br: Jefferson Savings and Loan Association
300 Preston Avenue

Br: Suburban Savings and Loan Association
1709 Emmet Street

CITY OF CHESAPEAKE

Br: Investors Savings and Loan Association
1028 Battlefield Boulevard

CITY OF COLONIAL HEIGHTS

Br: First Colonial Savings Bank
2208 Boulevard

CITY OF DANVILLE

Mutual Savings and Loan Association of Virginia
500 Main Street 24541

Brs: 539 Arnett Boulevard
600 West Main Street

CITY OF FREDERICKSBURG

Br: First American Savings & Loan Association
1316 Jefferson Davis Highway

Fredericksburg Savings and Loan Association
400 George Street 22401

CITY OF GALAX

Br: Mountain Security Savings Bank
605 East Stuart Drive

CITY OF HAMPTON

Brs: Newport News Savings and Loan Association
30 South Armistead Avenue
2034 Coliseum Drive

People's Savings and Loan Association
101 North Armistead Avenue 23369

CITY OF HARRISONBURG

Br: Investors Savings and Loan Association
Mason and Gay Streets

CITY OF HOPEWELL

First Colonial Savings Bank
5100 Oaklawn Boulevard 23860

CITY OF LYNCHBURG

Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street 24505
Brs: 2015 Wards Road
3309 Old Forest Road

Br: Jefferson Savings and Loan Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings and Loan Association
9201 West Church Street 22110

Brs: First American Savings & Loan Association
9514 West Center Street
135 Manassas Mall

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings and Loan Association
301 Hiden Boulevard 23606

Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

CITY OF NORFOLK

Chesapeake Savings and Loan Association
Brambleton & Granby Streets 23510

Br: Seaboard Savings and Loan Association
100 East Main Street

CITY OF NORTON

Black Diamond Savings Bank
440 Park Avenue 24273

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

CITY OF PETERSBURG

Br: First Colonial Savings Bank
1883 South Crater Road

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

Homestead Savings and Loan Association
3001 High Street 23707

Brs: Investors Savings and Loan Association
3225 High Street
600 Crawford Street

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

CITY OF RICHMOND

Cardinal Savings and Loan Association
616 East Franklin Street 23219

Brs: Colonial Savings and Loan Association
4727 Walmsley Boulevard
7100 Three Chopt Road

Brs: Heritage Savings and Loan Association
1001 East Main Street
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street

Brs: Investors Savings and Loan Association
410 Libbie Avenue
1009 East Main Street
7012 Marlowe Road
5007 Brook Road

Br: Lincoln Savings and Loan Association
1108 East Main Street

CITY OF ROANOKE

Br: Jefferson Savings and Loan Association
130 Church Avenue, S.W.

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011
Br: 1611 Hershberger Road, N.W.

CITY OF SALEM

Br: Southwest Virginia Savings and Loan Association
40 West Main Street

CITY OF SUFFOLK

Br: Investors Savings and Loan Association
8837 Eclipse Drive

CITY OF VIRGINIA BEACH

Brs: First American Savings & Loan Association
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard

Brs: Investors Savings and Loan Association
3664 Virginia Beach Boulevard
1115 First Colonial Road

Seaboard Savings and Loan Association
501 South Independence Boulevard 23452
Br: 2943 Shore Drive, Be-Lo Shopping Center

CITY OF WINCHESTER

Br: Investors Savings and Loan Association
426 Weems Lane

Br: Virginia Savings Bank
309 Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301
Br: 109 South Main Street, Chincoteague

ALBEMARLE COUNTY

Br: Guaranty Savings and Loan Association
722 West Rio Road

Br: Jefferson Savings and Loan Association
1705 Seminole Trail

AMHERST COUNTY

Brs: Cooperative Building and Loan Association of Lynchburg, Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ARLINGTON COUNTY

Brs: Suburban Savings and Loan Association
4054 South 28th Street
2444 North Harrison Street

Brs: United Savings and Loan Association
3709 Columbia Pike
3141 Lee Highway

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

CAROLINE COUNTY

Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427

CHESTERFIELD COUNTY

Br: Cardinal Savings and Loan Association
1919 West Huguenot Road

Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235
Br: 10041 Midlothian Turnpike

Brs: Heritage Savings and Loan Association
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike

Brs: Investors Savings and Loan Association
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive

Brs: Lincoln Savings and Loan Association
4121 Meadowdale Boulevard
11655 Midlothian Turnpike

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings Bank
U.S. Route 1, Dinwiddie
Courthouse, Dinwiddie

FAIRFAX COUNTY

Br: First American Savings & Loan Association
14098 Lee Highway, Centreville

McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101
Brs: 11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean

Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180
Brs: 6120 Rose Hill Drive
8702 Richmond Highway
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Corner of Burke Centre Parkway & Roberts Parkway, Burke Town Center Shopping Center, Burke

Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003
Brs: 6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Newgate Shopping Center, 18090 Lee Highway, Centreville
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

United Savings Bank
501 Maple Avenue, West
Vienna 22180
Brs: 9450 Arlington Boulevard
9527 Braddock Road

FAUQUIER COUNTY

Br: First American Savings & Loan Association
276 Lee Highway, Warrenton

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186

Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186

GILES COUNTY

Br: Mountain Security Savings Bank
620 Wenonah Avenue, Pearisburg

HANOVER COUNTY

Br: Heritage Savings and Loan Association
Atlee Square Shopping Center, 2373 Atlee Road

Br: Investors Savings and Loan Association
5711 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

Brs: Colonial Savings and Loan Association
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road

Heritage Savings and Loan Association
500 Forest Avenue 23229
Brs: 4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

Investors Savings and Loan Association
8001 West Broad Street 23229
Br: 9605 Gayton Road
EFT: Corner of Gayton & Gaskins Road

Lincoln Savings and Loan Association
8907 Patterson Avenue 23229

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1984

Brs: 3605 Mechanicsville Pike
5801 Patterson Avenue

HENRY COUNTY

Br: Mutual Savings and Loan Association of Virginia
U.S. Route 220 & Sunset Road, Collinsville

JAMES CITY COUNTY

Br: Newport News Savings and Loan Association
1312 Jamestown Road

LEE COUNTY

Br: Black Diamond Savings Bank
700 East Morgan Avenue, Pennington Gap

LOUDOUN COUNTY

Brs: First American Savings & Loan Association
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Association
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings Bank
Blackstone Shopping Center, Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center, Luray

POWHATAN COUNTY

Br: Colonial Savings and Loan Association
State Route 671 & U.S. Route 60, Flat Rock

PRINCE WILLIAM COUNTY

First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191
Brs: 13953 Jefferson Davis Highway, Woodbridge
12771 Harbor Drive, Woodbridge

ROANOKE COUNTY

Brs: Southwest Virginia Savings and Loan Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

ROCKINGHAM COUNTY

Br: Investors Savings and Loan Association
U.S. Route 33 & Virginia Secondary Highway 974

SHENANDOAH COUNTY

Br: Virginia Savings Bank
Corner of the Intersection of U.S. Route 11 & State Route 670, Woodstock

SPOTSYLVANIA COUNTY

Br: Fredericksburg Savings and Loan Association
4535 Lafayette Boulevard

STAFFORD COUNTY

Br: First American Savings & Loan Association
1396 Garrisonville Road

Br: Fredericksburg Savings and Loan Association
State Route 610, Garrisonville

TAZEWELL COUNTY

Br: Black Diamond Savings Bank
122 Fairfax Avenue, Richlands

Br: Mountain Security Savings Bank
427 Virginia Avenue, Bluefield

Sentinel Savings Bank
315 Railroad Avenue
Richlands 24641
Br: 710 East Riverside Drive

WARREN COUNTY

Virginia Savings Bank
Commerce Avenue & Sixth Street
Front Royal 22630

WYTHE COUNTY

Mountain Security Savings Bank
185 East Main Street
Wytheville 24382

YORK COUNTY

Br: Newport News Savings and Loan Association
2018 U.S. Route 17, Grafton Shopping Center, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President—Frederick F. Johnson
Assets—$258,589

FREDERICKSBURG

Southern Industrial Loan Corporation of Covington
403 William Street 24401
President—Nelson A. Graves, Jr.
Assets—$273,297

NORFOLK

Mutual Savings and Loan Company Incorporated, The
210 West York Street 23510
President—William E. Wood
Assets—$2,023,407

Norfolk Industrial Loan Association
Suite 810 United Virginia Bank Building 23510
President—John J. Brennan
Assets—$2,943

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
President—J. E. Mullins
Assets—$454,860

Freedlander Loan & Thrift Association
4020 West Broad Street
President—Eric M. Freedlander
Assets—$54,340,692

Realty Industrial Loan Corporation
609 East Main Street 23219
President—Hilton W. Goodwyn, Jr.
Assets—$791,776

Security Industrial Loan Association
Massey Building, 4th & Main Streets 23219
President—Ezra J. Denerstein
Assets—$3,386,311

VIRGINIA BEACH

American Industrial Loan Association
5101 Cleveland Street 23462
President—V. W. Roane
Assets—$1,055,139

Essex Industrial Loan Association/Virginia Beach
485 South Independence Boulevard, Suite 107, 23462
President—John J. Brennan
Assets—$3,807,199

Fleet Industrial Loan Company
Suite 107, 372 South Independence Boulevard 23452
President—W. F. Carter
Assets—$8,816,797

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
President—Lily O. Tichenor
Assets—$151,337

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF DECEMBER 31

	1983	1984
ASSETS		
Cash and balances with banks	$ 2,287,695	$ 4,332,424
Loan and discounts	26,954,470	63,159,697
Other securities	279,012	223,713
Premises, furniture and fixtures	629,403	775,106
Other Real Estate Owned	361,248	181,476
Other Assets	4,809,013	6,689,931
TOTAL ASSETS	$35,320,841	$75,362,347
LIABILITIES		
Bills payable and rediscounts	$12,559,573	$49,206,191
Interest collected but not earned	325,393	300,205
Taxes accrued	53,626	307,814
Interest accrued on certificates of investment	—	83,542
Other liabilities	9,014,657	14,532,872
TOTAL LIABILITIES	$21,953,249	$64,430,624
CAPITAL		
Capital Stock	$ 3,917,661	$ 1,212,860
Surplus	3,285,750	3,210,905
Undivided profits	6,942,599	7,286,376
Reserves	(778,418)	(778,418)
TOTAL CAPITAL	$13,367,592	$10,931,723
TOTAL LIABILITIES AND CAPITAL	$35,320,841	$75,362,347

INDUSTRIAL LOAN STATUS CHANGES IN 1984

ACQUISITIONS UNDER SECTION 6.1-383.1 OF THE VIRGINIA CODE

July	17	Allen D. and Gary S. Wykle, Virginia Beach, acquired 100% of the voting shares of Government Employees Finance and Industrial Loan Corporation.

CHANGES IN TITLE

September	5	Government Employees Finance and Industrial Loan Corporation, Virginia Beach, changed its name to American Industrial Loan Association.

RELOCATIONS

June	4	Fleet Industrial Loan Company moved its office from Suite 300 Plaza One Building, Norfolk, to Suite 107, 372 South Independence Boulevard, Virginia Beach, VA.
September	1	American Industrial Loan Association moved its office from 47 Southern Shopping Center, Norfolk, to 5101 Cleveland Street, Virginia Beach, VA.

CREDIT UNIONS
DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1983	1984
Loans	$324,155,797	$409,170,327
Cash	14,229,631	10,770,456
U.S. Government Obligations	14,058,821	11,367,409
Federal Agency Securities	4,608,101	4,077,742
Common Trust Investments (ICU NIFCU's, etc.)	1,930,968	581,645
Shares, Deposits & Certificates in Corporate Centrals	40,347,539	34,229,997
Shares, Deposits & Certificates in Banks, S&L's & MSB's	40,223,548	41,773,292
Shares, Deposits & Certificates in Other Credit Unions	-0-	294,013
Loans to Other Credit Unions	138,000	-0-
Shares in Central Liquidity Facility	338,741	377,798
All Other Investments	648,981	676,216
Land and Buildings (Net of depreciation)	4,783,262	5,640,474
Other Fixed Assets (Net of depreciation)	3,073,872	3,120,153
All Other Assets	2,062,666	3,212,909
TOTAL ASSETS	$450,599,927	$525,292,431
LIABILITIES SAVINGS EQUITY		
Promissory Notes	$ 1,461,071	$ 753,684
Other Notes/Interest Payable	2,656,416	1,575,099
Accounts Payable	543,121	735,454
Dividends Payable	2,608,084	2,681,022
All Other Liabilities	1,204,956	1,084,153
TOTAL LIABILITIES	$ 8,473,648	$ 6,829,412
Shares Certificate	$ 59,776,330	$ 89,130,194
Share Draft Accounts	23,159,231	27,895,143
IRA Accounts	NA	35,342,324
Other Member Savings	317,108,510	315,824,980
TOTAL SAVINGS/SHARES	$400,044,071	$468,192,641
Regular/Statutory Reserve	$ 26,329,358	$ 29,134,982
Other Reserves	3,029,466	4,787,969
Undivided Earnings	12,723,404	16,347,427
TOTAL EQUITY	$ 42,082,208	$ 50,270,378
TOTAL LIABILITIES & EQUITY	$450,599,927	$525,292,431
Number of Credit Unions in Operation	127	124

CREDIT UNIONS

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1983	1984
Interest on Loans (Gross)	$39,090,148	$48,596,868
Less: Interest Refunded	(106,919)	(127,601)
Income from Investments	10,547,262	11,618,254
Other Operating Income	877,569	2,084,857
TOTAL GROSS INCOME	$50,408,060	$62,172,378
EXPENSES		
Employee Compensation	$ 5,969,525	$ 6,758,098
Employee Benefits	1,152,383	1,345,269
Travel & Conference Expense	354,403	385,124
Association Dues	278,801	285,053
Office Occupancy Expense	636,143	824,110
Office Operations Expense	2,978,101	3,220,753
Education & Promotional Expenses	311,006	380,603
Loan Servicing Expense	363,960	569,816
Professional & Outside Services	813,941	929,090
Provision for Loan Losses	467,964	472,199
Members Insurance	1,943,079	2,018,415
Operating Fees (Exam. & Super. Fee)	186,261	208,264
Cash Over and Short	14,554	24,086
Interest on Borrowed Money	117,147	1,107,268
Annual Meeting Expense	123,292	121,320
Miscellaneous Operating Expenses	379,800	367,412
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	$16,090,360	$19,016,880
NET INCOME (LOSS) BEFORE DIVIDENDS	$34,317,700	$43,155,498
Gain (loss) on Investments	$ 306,894	$ 8,267
Gain (loss) on Deposition of Fixed Assets	7,505	(27,772)
Other Non-Operating Income (Expense)	33,681	3,880
TOTAL NON-OPERATING GAINS (LOSS)	$ 348,080	$ (15,625)
Total Net Income (loss) Before Dividends	$34,665,780	$43,139,873
Dividends	27,388,380	33,496,330
Net Income (loss) After Dividends	$ 7,277,400	$ 9,643,543
Less Required Transfer to Statutory Reserve	4,460,202	5,102,486
Change to Undivided Earnings as a Result of Operations	$ 2,817,198	$ 4,541,057

VIRGINIA CREDIT UNION SHARE INSURANCE CORPORATION

1207 Fenwick Drive
Lynchburg, Virginia 24506

BALANCE SHEET AS OF DECEMBER 31

	1983	1984
ASSETS		
Cash	$ 23,752	$ 19,663
Investments (at cost)	3,742,556	4,696,422
Accrued Interest Receivable	49,102	44,737
Other Receivables	32	43
Prepaid Insurance	1,188	1,550
Prepaid & Deferred Expenses	11	15
Loans of Liquidating Credit Unions (Net of Reserves)	12,725	3,035
Furniture, Fixtures, & Equipment	1,445	15
Automobile	7,987	5,948
TOTAL ASSETS	$3,838,798	$4,771,428
LIABILITIES & EQUITY		
Membership Fees	$2,010,929	$2,444,298
Accounts Payable	19,633	12,237
Liquidation Reserves	10,766	41,098
Guarantee–Hampton City Employees Credit Union	4,950	0
Guarantee–Hercules Covington Employees Credit Union	6,035	0
Reserve for Underwriting Losses	1,786,485	2,273,795
TOTAL LIABILITIES AND EQUITY	$3,838,798	$4,771,428

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
* A.B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	R. Croson	$ 4,379,649
*Alexandria Postal Credit Union, Incorporated, 2226 Duke Street 22314	3/23/49	S. A. Jennings	1,031,518
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, PO Box 1726, 22313	10/8/54	A. V. Cangiano	260,063
*City of Alexandria Employees Credit Union, Inc., 3801 West Braddock Road 22302	10/13/58	R. Stickles	4,577,000
ARLINGTON			
*AMS Credit Union, 1777 North Kent Street 22209	8/31/77	L. A. DeCosta	1,235,785
*Arlington County Employees Credit Union, Incorporated, 5521 Lee Highway 22207	2/27/53	P. E. Long	9,088,065
*Arlington Hospital Employees Credit Union, 1701 North George Mason Drive 22201	6/19/76	B. L. Sugar	313,751
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	G. R. Crown	82,336
*Heritage Employees Credit Union, 1480 South Main Street 24060	8/13/83	G. Hatcher	55,795
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70 24609	3/1/72	B. Stump	290,878
CHARLOTTESVILLE			
*Martha Jefferson Hospital Credit Union, 459 Locust Avenue 22901	1/6/75	B. J. Tilman	347,648
**University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	S. Campbell	11,713,939
CHESAPEAKE			
*Chesapeake City Employees' Credit Union, 137 Holt Drive, PO Box 15225, 23320	5/18/71	J. E. Newbern	873,688
*Chesapeake Public School Employees Credit Union, Inc., 544 Battlefield Boulevard, South 23320	4/2/61	P. H. Thomas	2,052,788
*Norfolk Southern Employees' Credit Union, Incorporated, 1324 North Battlefield Boulevard, Suite 1C, Greenbrier Square 23320-2171	4/26/28	T. E. Coates, Jr.	1,523,673
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	619,770

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
CHRISTIANSBURG			
*H.L.D. Employees Credit Union, 2000 Electric Way 24073	3/26/76	D. Jellison	129,471
*Montgomery County Employees Credit Union, County Courthouse, Main & South Franklin Street 24073	5/6/81	R. Bandy	139,924
COLLINSVILLE			
*National Homes Employees Credit Union, Route 220, Roanoke Road, PO Box 578, 24078	7/16/76	T. W. Atwood	74,517
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	E. Andrews	257,457
*WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	F. Vess, Sr.	3,578,703
DANVILLE			
*Danville Postal Credit Union, Incorporated, 700 Main Street, PO Box 1344, 24543	4/1/27	C. L. Shackelford	874,423
*Disston Employees Credit Union, U.S. Route 29, North 24541	6/20/77	L. Jones	129,165
* Piedmont Educational Employee's Credit Union, Incorporated, 115 S. Main Street, Dibrell Hall, Suite 113-115, 24541	5/12/69	M. O. Nelson, III	1,312,373
*R and B Employees Credit Union, 700 Monument Street, PO Box 331, 24541.	2/6/70	V. F. Wilkerson	100,237
*U.S.E. Credit Union, PO Box 3400, 24541	4/12/79	W. Barker	562,294
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 3857 Plaza Drive 22030	4/29/58	J. L. Lemons	12,905,965
FALLS CHURCH			
*Fairfax Hospital Association Employees Credit Union, 3300 Gallows Road 22046	2/16/70	H. A. Schmitt, Jr.	2,052,246
FORT MONROE			
*Fort Monroe Credit Union, Incorporated, Building T-261, Patch Road 23651	9/15/53	R. E. Baughan, Jr.	10,993,129
FREDERICKSBURG			
*Fredericksburg Area Credit Union, 312 Progress Street 22554	10/2/75	Y. Harper	298,704
HAMPTON			
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	L. C. Riggs, Jr.	789,843
*Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669	4/6/54	A. West	5,342,537

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Howmet Hampton Employees Credit Union, One Howmet Drive 23669	3/22/76	A. C. Gunst, Jr.	393,420
*S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23670.	8/1/53	H. F. Dansey	151,161
*Virginia State School Credit Union, Incorporated, 700 Shell Road 23661	3/16/62	E. A. Pearson	20,056
HANOVER			
*Hanover County Employees Credit Union, Battlefield Communications Building, 704 Air Park Road, Ashland 23005.	3/7/72	J. Foreman	476,867
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860	1/30/76	D. S. Gaskin	289,903
LEESBURG			
*Loudoun Credit Union, 2A West Loudoun Street 22075.	2/3/78	L. C. Turner	373,728
LOVINGSTON			
*N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949 ...	6/25/70	P. M. Drumheller	198,994
LURAY			
*Valley Credit Union, Route 1, PO Box 456, 22835	11/4/75	R. Lancaster	71,681
LYNCHBURG			
*Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, 3100 Albert Lankford Drive 24505	10/22/36	C. I. Reynolds	364,613
*LG-ML Employees Credit Union, Tate Springs Road 24504	10/1/70	P. Gunter	268,313
*Lynchburg Appalachian Employees Credit Union, Incorporated, 4001 Mayflower Drive 24501	6/28/54	L. W. Ring	232,609
*Lynchburg Postal Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	J. C. Myers	2,046,531
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505.	4/24/57	C. M. Flynn	99,521
*T.M.C. Employees Credit Union, 1000 Robins Road, PO Box 10341, 24506 ..	2/15/52	P. N. Stilwell	519.538
*V.B.H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503.	10/14/65	H. Krainer	197,748
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24506.	9/29/39	E. H. Farley, Jr.	8,529,040
MANASSAS			
*Contelco Credit Union, Incorporated, 9269 Lee Avenue, PO Box 449, 22110	1/20/69	B. Turner	3,510,667

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*P.W.C. Employees Credit Union, 9305 Peabody Street, PO Box 47, 22110 . . .	1/21/71	G. Brown	655,439
*P.W.H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	C. Scarlett	284,868
MARTINSVILLE			
*CCC Martinsville Employees Credit Union, Incorporated, (Route 3, Box 26, Ridgeway) 24248	8/10/64	E. L. Fisher	366,117
*M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	L. Mitchell	223,011
*Martinsville DuPont Employees Credit Union, Incorporated, Dupont Plant, Dupont Road, PO Box 5442, 24112	3/23/53	A. Emberson	28,504,672
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	F. D. Slaydon	169,782
MOUNT JACKSON			
*Shenandoah County Credit Union, Route 1, 4066 South Main Street, PO Box 354, 22842	9/1/81	D. M. Myers	102,000
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 97-23rd Street 23607	4/28/28	D. W. Weaver	2,933,953
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	C. McKoy	8,899,744
*Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	E. R. Davenport	5,328,296
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 6060 Jefferson Avenue 23607	3/7/52	H. M. Deane	1,238,063
**Newport News Shipbuilding Employees' Credit Union, Inc., 3711 Huntington Avenue 23607	6/2/28	E. W. Bennett	124,475,202
*Peninsula Newspaper Credit Union, Inc., 7545 Warwick Boulevard 23607	9/8/54	J. W. Goodwyn, Jr.	1,218,693
**Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	J. Hartman, Jr.	1,368,521
*Whittaker Memorial Hospital Credit Union, Incorporated, 1003-28th Street 23607	1/21/64	V. Ingram	165,810
NORFOLK			
*Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510 . .	12/23/29	F. M. Williams	954,895
*Economy Credit Union, 1157 Production Road 23502	9/28/72	D. B. Hood	179,854
*Farm Fresh Employees Credit Union, 3487 Inventors Road 23502	3/28/68	L. W. Dobrinsky	947,365
*N.C.H. Credit Union, Incorporated, 2539 Corprew Avenue 23504	7/8/56	C. Williamson	199,480

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
**Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	1,748,315
*Norfolk Va. Postal Credit Union, Incorporated, Tidewater General Mail Facility Building, Room 246, PO Box 781 23501	3/9/25	S. J. Annunziata	2,827,478
**Old Dominion University Credit Union, Inc., Webb Center, 49th Street 23508	1/16/59	J. W. Ramsey	3,188,010
**Prime Care Credit Union, Incorporated, 600 Gresham Drive 23507	3/9/70	M. Krause	2,431,813
*Rosso and Mastracco Employees Credit Union, 1187 Azalia Garden Road 23502	1/5/79	J. H. Shannon	314,550
*Tidewater Telephone Employees Credit Union, Incorporated, Citizens Trust Building, 6330 Newtown Road, Suite 226, 23502	7/22/58	F. W. Edwards	8,392,726
NORTON			
*Kennedy's Piggly Wiggly Credit Union, 520 Kentucky Avenue 24273	3/23/72	J. D. Clawson	69,377
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	C. Oliff	34,793
PETERSBURG			
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street 23803	8/14/24	J. G. Mann	926,937
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	574,180
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Regional Medical Center 23705	11/11/53	W. Guinn	2,643,346
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	R. P. Johnson, Jr.	16,233,833
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	1,332,583
*Portsmouth Police Credit Union, Incorporated, 701 Crawford Street 23704	4/24/57	G. W. Waters	531,356
*The Portsmouth Post Office Credit Union, Incorporated, 933 Broad Street, Room 123, PO Box 7265, 23707	2/3/49	J. P. Kirsch	1,060,358
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	151,874

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
RICHMOND			
*Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	B. W. Linkenauger	1,694,150
*Chesapeake & Ohio Employees Credit Union, Incorporated, 4912 Fitzhugh Avenue 23230	1/28/27	D. J. Acors	8,531,923
*DIR Credit Union, Incorporated, 400 North 8th Street 23240	12/21/50	B. S. Medlin	2,154,097
*DuPont Fibers Employees Credit Union, Inc., 5403 Jefferson Davis Highway 23234	10/1/56	W. M. Koogler, II	37,453,818
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue 23231	8/22/76	C. H. Bigley	672,860
*RECO Employees Credit Union, Incorporated, 7th & Hospital Street 23219	3/30/53	M. L. Dillard	314,231
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	5/15/29	T. F. Stone, Jr.	1,400,762
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	V. C. Love	1,289,660
*Richmond Police Department Credit Union, Incorporated, 601 North 9th Street 23219	11/15/34	I. A. Neal	815,749
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	B. Wilson	14,971,940
*S.C.L. Employees Credit Union of Richmond, Inc., Bryan Park Terminal, RF&P Railroad, PO Box 6355, 23230	6/17/52	S. L. Green	190,018
*S.M.H. Employees Credit Union, Incorporated, 5801 Bremo Road 23226	4/11/69	M. More	638,853
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street 23213	5/5/40	A. E. Zehringer, Jr.	2,432,732
**Spruance Cellophane Employees Credit Union, Incorporated, 7119 Jefferson Davis Highway 23237	3/24/53	R. O. Ranck	4,631,659
*State Employees' Credit Union, Incorporated, 808 East Broad Street 23219	12/11/28	D. J. Hall	52,215,260
*Thalhimer's Credit Union, Incorporated, 6th & Broad Street 23219	9/15/30	C. A. Lindsey	1,688,292
*University Credit Union, Boatwright Library Building, University of Richmond Campus 23230	4/1/75	A. F. Powell	205,967
*Vepco Credit Union, Incorporated, One James River Plaza 23219	10/5/40	K. L. Green	6,595,005
**Virginia United Methodist Conference Credit Union, Inc., 4016 West Broad Street 23230	3/27/52	G. S. Lightner, IV	3,004,118
**William Bryd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23228	6/29/51	L. H. Satterwhite	700,961

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
RINGGOLD			
*B & B Credit Union, Route 1, PO Box 30, 24586	1/28/81	D. Hardison	134,190
ROANOKE			
*Roanoke Blue Cross—Blue Shield Employees Credit Union, 602 Jefferson Street, S.E., 24045	10/6/75	J. A. Geiner	76,930
**Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	P. G. Nichols	422,304
RUSTBURG			
*Campbell County Employee's Credit Union, Inc., School Board Office 24588	9/19/56	N. B. Hughes	187,263
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	K. I. Brown	1,081,002
SMITHFIELD			
*Gwaltney Employees Credit Union, Incorporated, Highway 66 & 10, 23430	8/10/61	B. R. Wise	1,030,443
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	T. Musser	763,778
STAUNTON			
*Staunton Employees Credit Union, 25 North Augusta Street, PO Box 1294, 24401	1/18/79	J. L. Hart, Jr.	104,597
*Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401	5/29/56	P. R. Eutsler	1,274,498
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	M. M. Freeman	1,783,584
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	B. H. Noah	47,772
WAYNESBORO			
*GENICOM Employees Credit Union, 531 West Main Street Building 22980	6/13/77	C. C. Smith	2,719,467
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980	9/2/56	L. M. Kitts	55,317
*Wayn-Tex Employees' Credit Union, Inc., 901 South Delphine Avenue 22980	2/1/59	P. Colvin	173,705
**Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	L. C. Reid, Jr.	55,308,452
*W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22908	4/3/64	M. Dodd	451,341

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	A. Brodowicz	374,106
WINCHESTER			
*ABEX Employees Credit Union, 110-C Richards Avenue 22601	5/27/82	R. D. McComas	299,158
*Frederick Credit Union, 205 East Boscawen Street 22601	4/1/82	C. H. Casey	191,820
YORKTOWN			
**AMOCO Yorktown Refinery Credit Union, PO Box 578, 23690	3/12/58	B. J. Hartshorn	800,733

**Insured by National Credit Union Administration
*Insured by Virginia Credit Union Share Insurance Corporation

CREDIT UNION STATUS CHANGES FOR 1984

CREDIT UNION RELOCATIONS

June	19	Frederick Credit Union moved its office from 441 Linden Drive, Winchester, to 205 East Boscawen Street, Winchester, VA.
June	21	The Portsmouth Post Office Credit Union, Inc., moved its office from 431 Crawford Street, Portsmouth, to Room 123, 933 Broad Street, Portsmouth, VA.
July	11	Contelco Credit Union, Incorporated, moved its office from 9269 Center Street, Manassas, to 9269 Lee Avenue, Manassas, VA.
July	25	Spruance Cellophane Employees Credit Union, Inc. moved its office from 5401 Jefferson Davis Highway, Richmond, to 7119 Jefferson Davis Highway, Richmond, VA.
October	15	Hanover County Employees Credit Union moved its office from the Hanover Courthouse, Ashland, to Battlefield Communications Building, 704 Air Park Road, Ashland, VA.

CREDIT UNION LIQUIDATIONS

August	31	G&L Employees Credit Union, Roanoke, liquidated on this date.

CREDIT UNION MERGERS

May	25	Seaboard Systems Employees' Credit Union, Inc., Richmond, merged into Seaboard Employees Credit Union (a Fla., corp. not domest. in Va.).
June	1	B & W Petersburg Employees' Credit Union, Incorporated, Petersburg, merged into B & W Federal Credit Union.

CREDIT UNION NAME CHANGES

January	31	Blue Cross—Blue Shield Employees Credit Union, Incorporated, Richmond, changed its name to Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated.
May	15	Waynesboro G.E. Employees Credit Union, Waynesboro, changed its name to Genicom Employees Credit Union.
September	11	Norfolk Medical Center Credit Union, Norfolk, changed its name to Prime Care Credit Union, Incorporated.

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.0, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th Street, West
Norfolk, Virginia 23517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
703 State & City Building
104 West Campbell Avenue
Roanoke, Virginia 24011

Peninsula Consumer Credit Counseling Service
P.O. Box 7315
Hampton, Virginia 23666

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

American Express Travel Related Services
Company, Inc.
American Express Plaza
New York, New York 10004

Associates Financial Express, Inc.
P.O. Box 220097
Dallas, Texas 75222

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank International Limited
120 Broadway
New York, New York 10005

The Chase Manhattan Corporation
80 Pine Street
New York, New York 10081

Citicorp Services, Incorporated
717 Fifth Avenue
New York, New York 10197

Munford, Inc.
P.O. Box 7701
Station C
Atlanta, Georgia 30357

Republic Money Orders, Inc.
1700 Republic National Bank Building
P.O. Box 2048
Dallas, Texas 75201

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Plaza
New York, New York 10004

Strong Security Corporation
P.O. Box 27561
Richmond, Virginia 23261-7561

Travelers Cheque Associates Limited
c/o American Express Company
American Express Plaza
New York, New York 10004

Travelers Express Company, Inc.
5075 Wayzata Boulevard
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036